



Building Personal Wealth

**By the age of 55
having 1.5 million euro
invested outside the
company that
generates passive
income**

Includi movimenti: Carte di credito e ricaricabili Trading

cedole

Ultimi 2 anni

Vai a movimenti multicurrency

Febbraio 2025

27 febbraio	Ced.su 100.000,000 PEMEX-26FB29 4,75% Stacco Cedole Estero	4.750,00 EUR
27 febbraio	Rit.ced.su 100.000,000 PEMEX-26FB29 4,75% Ritenuta su Cedole	-1.235,00 EUR
26 febbraio	Ced.su 45.000,000 ROMAN-26FB26 2,75% Stacco Cedole Estero	1.237,50 EUR
26 febbraio	Rit.ced.su 45.000,000 ROMAN-26FB26 2,75% Ritenuta su Cedole	-154,69 EUR
24 febbraio	Ced.su 110.000,000 HUNGARY-22FB27 5% Stacco Cedole Estero	5.500,00 EUR
24 febbraio	Rit.ced.su 110.000,000 HUNGARY-22FB27 5% Ritenuta su Cedole	-687,50 EUR

Gennaio 2025

13 gennaio	Ced.su 125.292,000 ARGENT-9LG41 SU Stacco Cedole Estero	1.879,38 EUR
13 gennaio	Rit.ced.su 125.292,000 ARGENT-9LG41 SU Ritenuta su Cedole	-234,92 EUR

11.696
euro

22:26



Movimenti di conto

Conto 574766

Ruggeri Paolo Agostino Tommaso



cedole

Annulla

Ultimi 3 mesi

8.464

Analisi movimenti

euro



CEDOLE PETROBR.6,625GE34EUR
✓ 20/01/2025

+ 5.803,15€



CEDOLE TURCHIA11,875GE30USD
✓ 20/01/2025

+ 2.661,09€

22:23	Impostazioni	Movimenti	91
Ultimi 3 mesi		▼ Filtra	
Gennaio 2025			
Dividendo estero	31/01/2025	9,86 US\$	
Stacco Cedole Estero	22/01/2025	618,75 US\$	
Stacco Cedole Estero	21/01/2025	3.028,13 US\$	
Stacco Cedole Estero	17/01/2025	762,50 US\$	
Stacco Cedole Estero	15/01/2025	1.781,25 US\$	
Stacco Cedole Estero	10/01/2025	2.206,88 US\$	
Stacco Cedole Estero	07/01/2025	2.812,50 US\$	
Dicembre 2024			
Interessi Attivi	31/12/2024	157,75 US\$	
Dividendo estero	31/12/2024	48,24 US\$	
Dividendo estero	30/12/2024	5,22 US\$	

9.386
euro

22:23	Impostazioni	Movimenti	91
Ultimi 3 mesi		▼ Filtra	
Gennaio 2025			
Stacco Cedole Estero	07/01/2025	2.812,50 US\$	
Dicembre 2024			
Interessi Attivi	31/12/2024	157,75 US\$	
Dividendo estero	31/12/2024	48,24 US\$	
Dividendo estero	30/12/2024	5,22 US\$	
Dividendo estero	23/12/2024	59,67 US\$	
Stacco Cedole Estero	17/12/2024	472,50 US\$	
Dividendo estero	10/12/2024	1,90 US\$	
Stacco Cedole Estero	05/12/2024	1.439,10 US\$	
Stacco Cedole Estero	04/12/2024	742,50 US\$	
Stacco Cedole Estero	03/12/2024	8.875,00 US\$	

9.832
euro

3 months 39.378 euro

=

13.126 euro net per month

We recommend setting up an Anti-Phishing Code to increase your security. Click [here](#) to start.



NEXO

You've received \$850.79

Summary of your weekly earnings and cashback.

Check account



Dear Paolo,

Below is your breakdown for this **week**
(March 03, 2025 - March 09, 2025):

Interest earned



USD equivalent of your savings:

\$850.05

Gmail

Q "you received \$" this week

Online

Posta Conversazioni Spazi

Da Qualsiasi data Contiene allegato A Da leggere Ricerca avanzata

1-100 di molti

Posta in arrivo 13

Speciali

Posticipati

Importanti

Inviati

Bozze 1,151

Categorie

Altro

Etichette

[Gmail]

Speciali/imprendit... 1

[Gmail]Bozze

[Gmail]Cestino 50

[Gmail]Tutti i mess... 95

[imap]/importanti

appartamenti miami 25

approvazione test

bulgaria

Candidati ok

clienti

comm informatiche 18

Nexo

You Received \$106.98 This Week! - ;ve received \$106.98 Summary of your weekly interest earned. https://click.nexo.com/?qs=12653965fd5df71c9be66f0a2c4055368722a9c6a3f5b3...

Altana Wealth

Altana Credit Opportunities Fund (ACOF 1 SP) Newsletter - February 2025 - Dear Paolo, The fund was up an estimated 3.0% in February and 17% for the year to date. Venezuelan b...

Nexo

You Received \$101.54 This Week! - ;ve received \$101.54 Summary of your weekly interest earned. https://click.nexo.com/?qs=c7ef9a967a59055340c06dcc67b8a34e16c58ab5988...

Nexo

You Received \$850.79 This Week! - ;ve received \$850.79 Summary of your weekly earnings and cashback. https://click.nexo.com/?qs=abb8ddd4c017cba0fa07b5272fccf0d87cd038...

Altana Wealth

Altana Monthly Estimate - February 2025 - Unless you are the named addressee (or authorised to receive for the addressee) you may not copy or use it, or disclose it

Nexo

You Received \$987.43 This Week! - ;ve received \$987.43 Summary of your weekly earnings and cashback. https://click.nexo.com/?qs=ef0c3ba20f2aeb3f8c4b0fac167969aad46036e...

Nexo

You Received \$67.85 This Week! - ;ve received \$67.85 Summary of your weekly interest earned. https://click.nexo.com/?qs=ef0c3ba20f2aeb3f66928690812c22817d794ee08bf0ffa2...

Nexo

You Received \$73.77 This Week! - ;ve received \$73.77 Summary of your weekly earnings and cashback. https://click.nexo.com/?qs=40b53f967a9639a1c157a37324dbabc81177c21affe...

Nexo

You Received \$142.66 This Week! - ;ve received \$142.66 Summary of your weekly interest earned. https://click.nexo.com/?qs=ef0c3ba20f2aeb3f66928690812c22817d794ee08bf0...

Nexo

You Received \$147.45 This Week! - ;ve received \$147.45 Summary of your weekly earnings and cashback. https://click.nexo.com/?qs=14665ff217240fd7dca893591cc1b5cdc2228...

Nexo

You Received \$146.61 This Week! - ;ve received \$146.61 Summary of your weekly interest earned. https://click.nexo.com/?qs=3409c3d11bf66a07b525984126c75d52bf5cf...

Nexo

You Received \$434.39 This Week! - ;ve received \$434.39 Summary of your weekly earnings and cashback. https://click.nexo.com/?qs=b719c7d945b7f071cd03a5991268e8d86f5c...

Nexo

You Received \$152.81 This Week! - ;ve received \$152.81 Summary of your weekly interest earned. https://click.nexo.com/?qs=32aee99e05d15320e8d809e9aaa8e9c0a1dd9d02b3...

Manuel Huertas

appartamenti miami Fw: VNWYZ, Paolo Ruggeri, Electronic Policy Delivery from Tapco - I just received this document for the liability policy Get Outlook for iOS

VNWYZ.pdf

Nexo

You Received \$127.55 This Week! - ;ve received \$127.55 Summary of your weekly interest earned. https://click.nexo.com/?qs=32aee99e05d15320e8d809e9aaa8e9c0a1dd9d02b3...

Nexo

You Received \$138.57 This Week! - ;ve received \$138.57 Summary of your weekly earnings and cashback. https://click.nexo.com/?qs=32aee99e05d153208d9395198fc468aadfeb0a3...

3.771,65 \$ = 3.492 eur

Detail by Entity Name

Florida Limited Liability Company
PER FLORIDA DEVELOPMENT LLC

Filing Information

Document Number	L13000063971
FEI/EIN Number	46-3055055
Date Filed	05/01/2013
Effective Date	05/01/2013
State	FL
Status	ACTIVE

Principal Address

1000 5th Street
STE 207
MIAMI BEACH, FL 33139

Changed: 02/02/2016

Mailing Address

1000 5th Street
STE 207
MIAMI BEACH, FL 33139

Changed: 04/06/2022

Registered Agent Name & Address

RUGGERI, PAOLO A
1000 5th street
ste 207
MIAMI BEACH, FL 33139

- 
RLL Real Estate Group 02:46 >
 Your Owner Payments as of February 11, 2026
 Hi Per Florida Development, Initiated: **\$784.50**
 Owner Payment to you Please note this email...
- 
RLL Real Estate Group 02:45 >
 Your Owner Payments as of February 11, 2026
 Hi Per Florida Development, Initiated:
\$1,002.76 Owner Payment to you Please not...
- 
RLL Real Estate Group lunedì >
 Your Owner Payments as of February 08, 20...
 Hi Per Florida Development, Initiated:
 \$1,027.17 Owner Payment to you Please not...
- 
RLL Real Estate Group 05/02/26 >
 Your Owner Payments as of February 04, 20...
 Hi Per Florida Development, Initiated:
 \$1,027.17 Owner Payment to you Please not...
- 
RLL Real Estate Group 04/02/26 >
 Your Owner Payments as of February 04, 20...
 Hi Per Florida Development, Initiated:
 \$1,086.00 Owner Payment to you Please not...
- 
RLL Real Estate Group 02/02/26 >
 Your Owner Payments as of February 02, 20...
 Hi Per Florida Development, Initiated:
 \$1,040.75 Owner Payment to you Please not...

- 03:20 📶 19%
- 🔍 RII ✕ Annulla
- Tutte le caselle Casella attuale
- 
RLL Real Estate Group 03:13 >
 Your Owner Payments as of February 11, 2026
 Hi Per Florida Development, Initiated:
 \$1,086.00 Owner Payment to you Please not...
 - 
RLL Real Estate Group 03:06 >
 Your Owner Payments as of February 11, 2026
 Hi Per Florida Development, Initiated: \$791.87
 Owner Payment to you Please note this email...
 - 
RLL Real Estate Group 03:05 >
 Your Owner Payments as of February 11, 2026
 Hi Per Florida Development, Initiated: \$162.87
 Owner Payment to you Please note this email...

Tot 8.009 \$
6.787 euro

**Bond
Coupons**

• 13.126 euro

**DE.FI (crypto
interests)**

• 1.164 euro

**Rental income
Italy**

• ?????

Dividends

• ?????

**Rental income
abroad (USA)**

• 6.787 euro

Monthly Total:

- Leader
- Financial Manager
- Investor

BONDS Coupon
Yearly

ETF and Stocks

Rental income
Yearly

Crypto

Gold

Dividends Yearly

Land Income Yearly



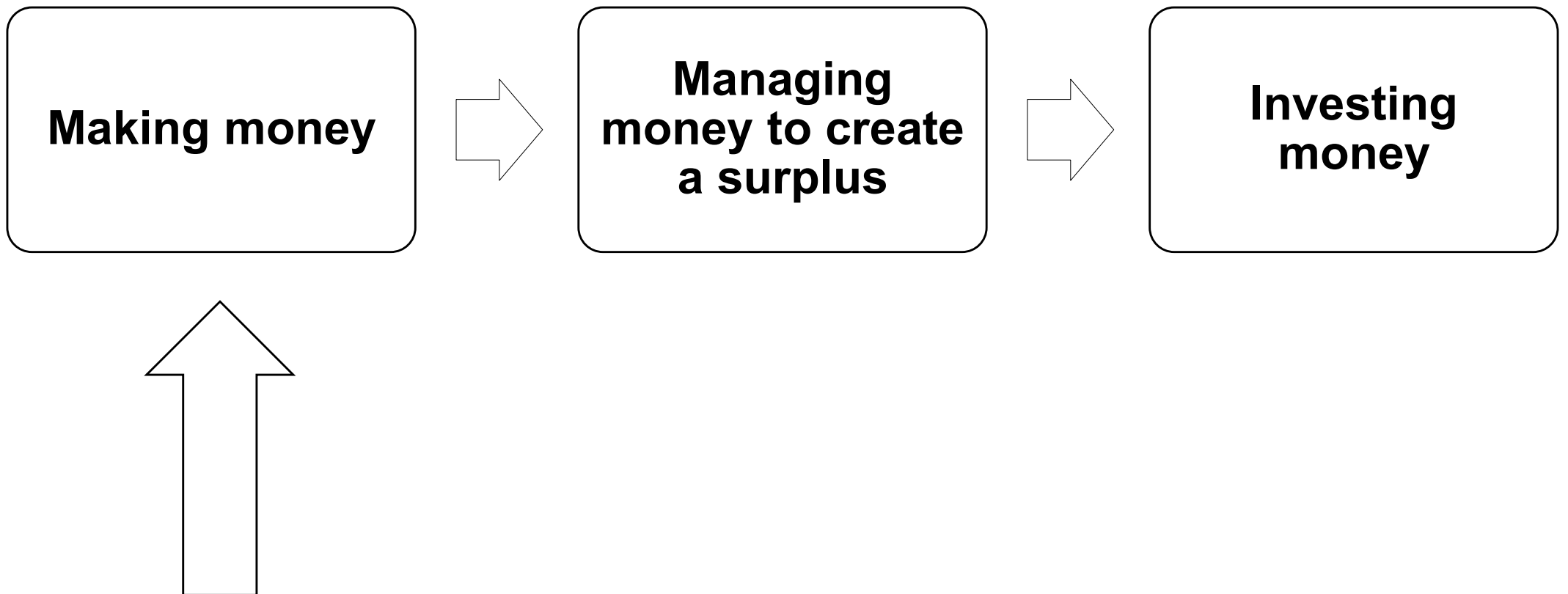
**Imagine playing monopoly and
never buying any assets or
investments that generate
income.**

**Imagine you just went around
collecting \$200 after passing
through GO, giving your money
to the rich and trying to stay
out of Jail**

**Do you know that this is how
most people live their lives?**



Steps to Prosperity





**How I have made my
first milion euro**



Focus Long Term

- Idea **1989**
- **1990** back to Europe: I own only the dress I wear, a spare pants, and my notes
- Start to work on the idea **1991**
- First Million **2007**
- Second **2011-2012**
- Third **2015, 2018, 2020, ecc**

I have always been obsessed in everything I liked





While my friends were in college...



**1) Everything you do, do it
with passion. Be obsessed
and a rebel**

A long road

- Idea 1989, success 2004-2005.
Fifteen years of hard work. Up until the year 2000 I thought I was doing something normal
- It's not easy. It is a LONG TERM project
- You must possess the strength needed to restart, restart and restart because you believe in your dream²³



- **2) Success means executing a long term project. You have to imagine the world 15 years from now and jump**

- **The idea was not particularly about what to do but about the people with whom I wanted to do it**

**3) 90% of success are the
people you associate with,
10% it is what you do**

a) Always learn (be a student of someone) **more capable than you**

- You need to always follow someone more capable than you from whom to learn and steal knowledge
 - Andrea Condello
 - Patrick Valtin/Marten
 - Davide Zucchetti
 - Eusebio Gualino
 - Tom Peters
 - Di Giuseppe

How to deal with someone more capable

- A) I work for you, even for free
- B) I want to be like you:
whatever you do, I do it myself.
- C) Understand paradoxes and
dont criticize.
- D) Your goal is also my goal

b) Understand other people goals and think about them. Always

- Promote a big goal for other people
- Build a community where people can realize THEIR dreams
- Try to involve/engage GREAT people on your project by proposing them partnership where they can make money
- Dont be afraid to pay great people a lot

c) Build a community around strong values that people like

- Values cannot be: «lets work hard now so we can retire», «lets just survive with what we make, raise a family, buy an apartment one day, do shitty holidays...»
- Or «lets make the best we can even if we work for a stupid boss»
- O «lets work Monday through Friday and then I go play golf or we spend w/e with our families...»

**Surround
yourself with
other
obsessed
people!!!!!!**

4) NO V.P., GROW!



- Do not blame others and do not protest
- If you dont agree act, dont become critical
- You have to be in the future and not in the past to build success
- The problem with Biden (or Trump or Putin) is that they are already successful, while you didn't make it yet
- Be the CAUSE!

**Love incontinence will deplete
all your creative energy**





Books = Money

- Once upon a time my house was poor.
- I only owned MANY books.
- I have read ALL american best sellers on management.
- Now I have no more space for books because where there were books now I hide money

APPENDICE A

50 LIBRI PER CAMBIARE LA TUA CONDIZIONE ECONOMICA

Questi sono cinquanta libri che io credo ogni imprenditore, professionista o manager dovrebbe leggere. Non conosco persone che li abbiano letti tutti che non guadagnino come minimo 5mila euro al mese e, molto spesso, assai di più. La maggior parte sono stati pubblicati anche in lingua italiana. Datti da fare e leggine il più possibile:

- Alla Ricerca dell'Eccellenza - Tom Peters, Robert Waterman
- Come Trattare gli Altri e Farseli Amici - Dale Carnegie
- Padre Ricco, Padre Povero - Robert Kyosaki
- The Richest Man in Babylon - George Clason
- Il Dilemma dell'Innovator - Clayton Christensen
- Good to Great - Jim Collins
- Le Sette Regole per Avere Successo - Stephen Covey
- Il Principe - Nicolò Machiavelli
- Chi ha Spostato il Mio Formaggio - Spencer Johnson
- Le 100 Immutabili Leggi Del Successo Nella Vita e Nel Lavoro - Brian Tracy
- L'Arte della Guerra - Sun Tzu (Ubalini Editore)
- La Mucca Viola - Seth Godin
- Pensa e arricchisci te stesso - Napoleon Hill
- Il Punto Critico: i grandi effetti dei piccoli cambiamenti - Michael Gladwell
- The Millionaire Mind - Thomas Stanley

5) Organize work

- How can we make it so that this problem doesn't happen again?
- How can I make it so that i dont have to explain again verbally this process?
- Write the manuals
- Dont be left behind on the technologies of the future: social, ecommerce, instagram, crypto, IT, crowdfunding, etc, etc

**6) If you want
things to change,
you have to
change first**

**Economic
Success**

**• Personal
Growth**

Values

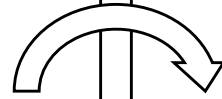
**Spiritua
lity**

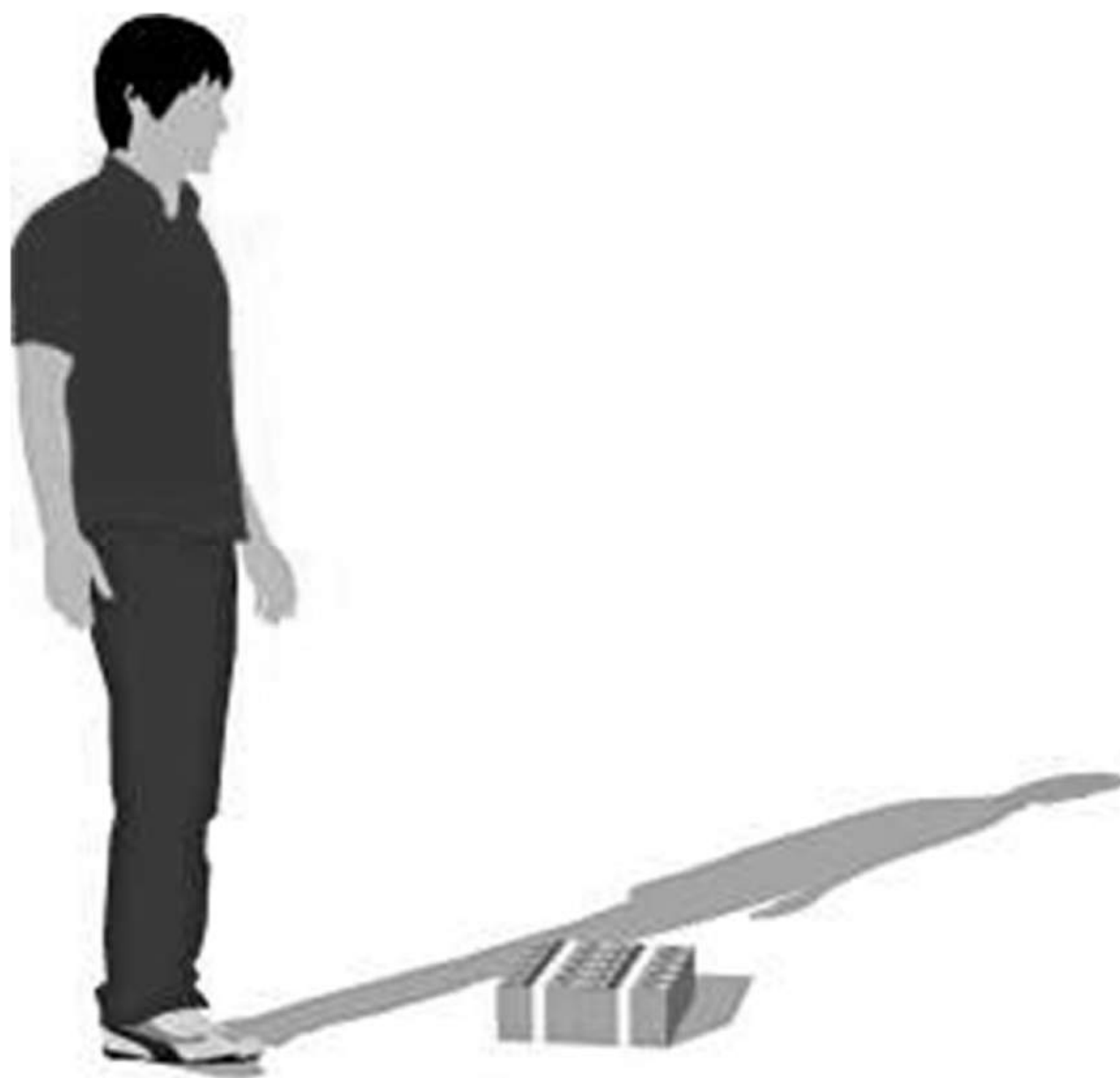
**Knowle
dge**

**Relatio
nships**

**• Social
Impact**

**Quality
people and
opportuniti
es**









- 1) Having a BIG BIG BIG Goal
- 2) Hiring the greatest possible people
- 3) Great attention to costs and financial management

OSM OPEN SOURCE MANAGEMENT

ENGAGE PUBLISHING

OSM MEDICAL

K2USA

I-PROFILE LTD: OSM FRANCHISING

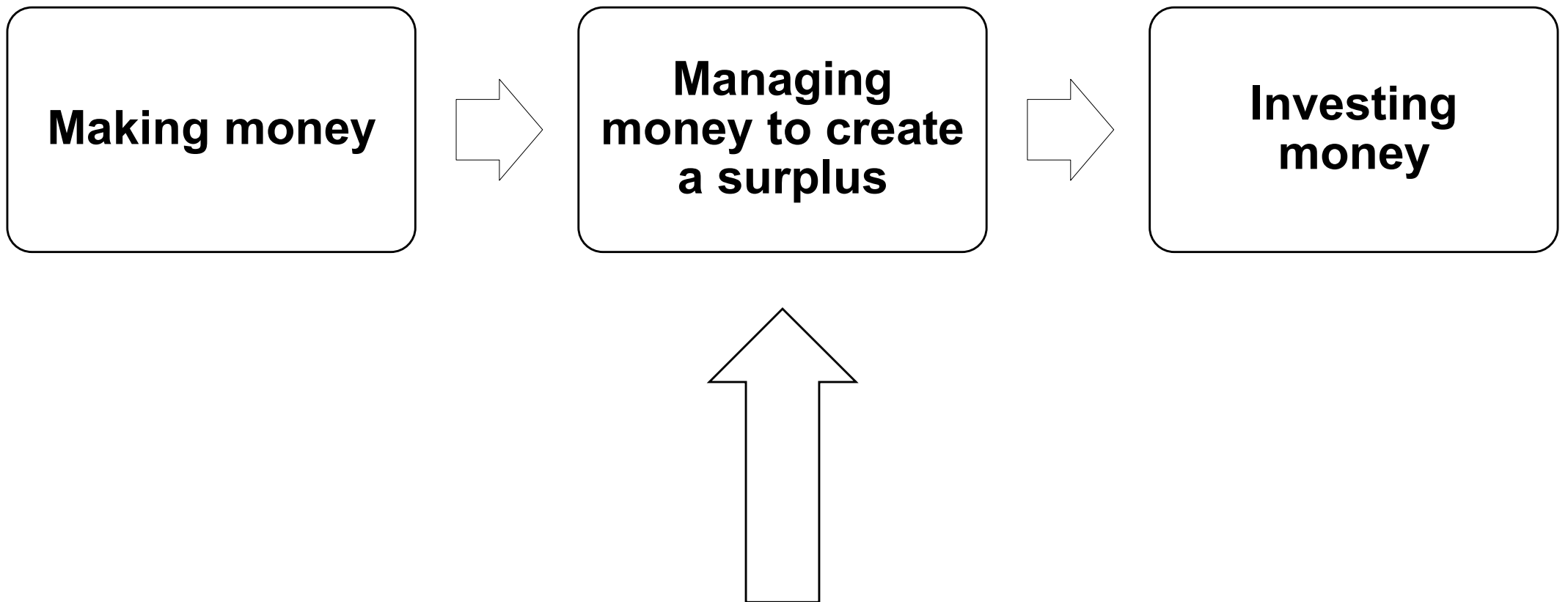
GURU JOBS

INSS CHARITY

PARTNER D'IMPRESA

IMPRENDITORE INVESTITORE

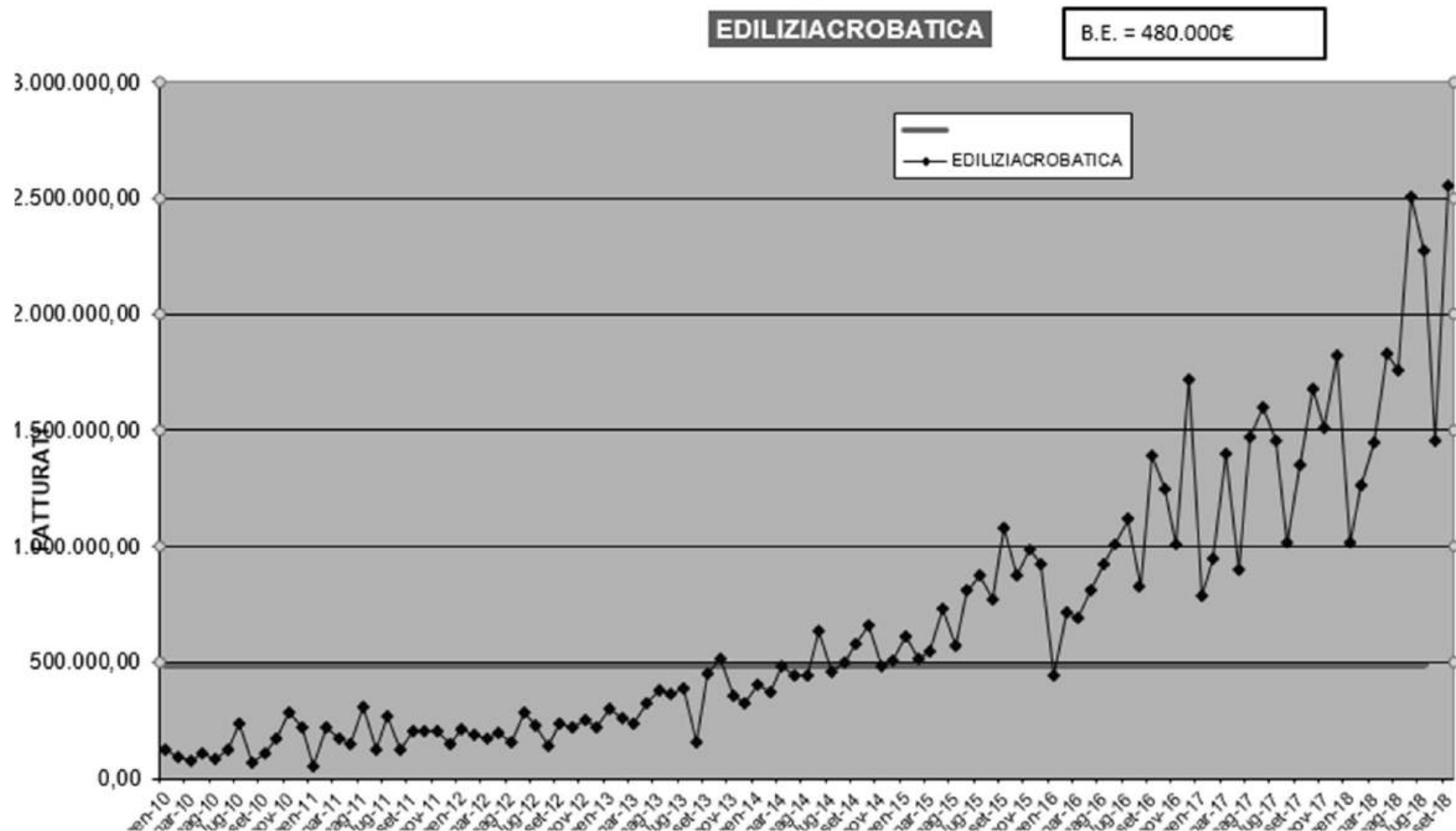
Steps to Prosperity





Measure!

Measure sales every month



Every month measure Profit

B	C	D	E	F	G	H	I
MACROAREA	CENTRO DI COSTO	TIPO	OSM	Importo iv	Ritenuta	Aliquota Iv	Imponibile
Total Income							123.532,33
bank costs							- 11,00
TOTAL COMMISSIONS							- 26.789,66
EXPENSE REIMBURSEMENT INTERNAL COMPANIES							- 40.608,00
TAXES							- 8,33
BOOKS							- 1.350,00
travel expenses							- 690,00
restaurants and hotels							- 503,17
office expenses							- 302,00
VARIE Totale							-
TOTAL EXPENSES							70.262,16
TOTAL INCOME							123.532,33
TOTAL EXPENSES							- 70.262,16
GROSS PROFIT OF THE MONTH							53.270,17
TAXES SET ASIDE (40%)							21.308,07
NET PROFIT/LOSS							31.962,10

Every month measure cash flow (liquidity on hand)

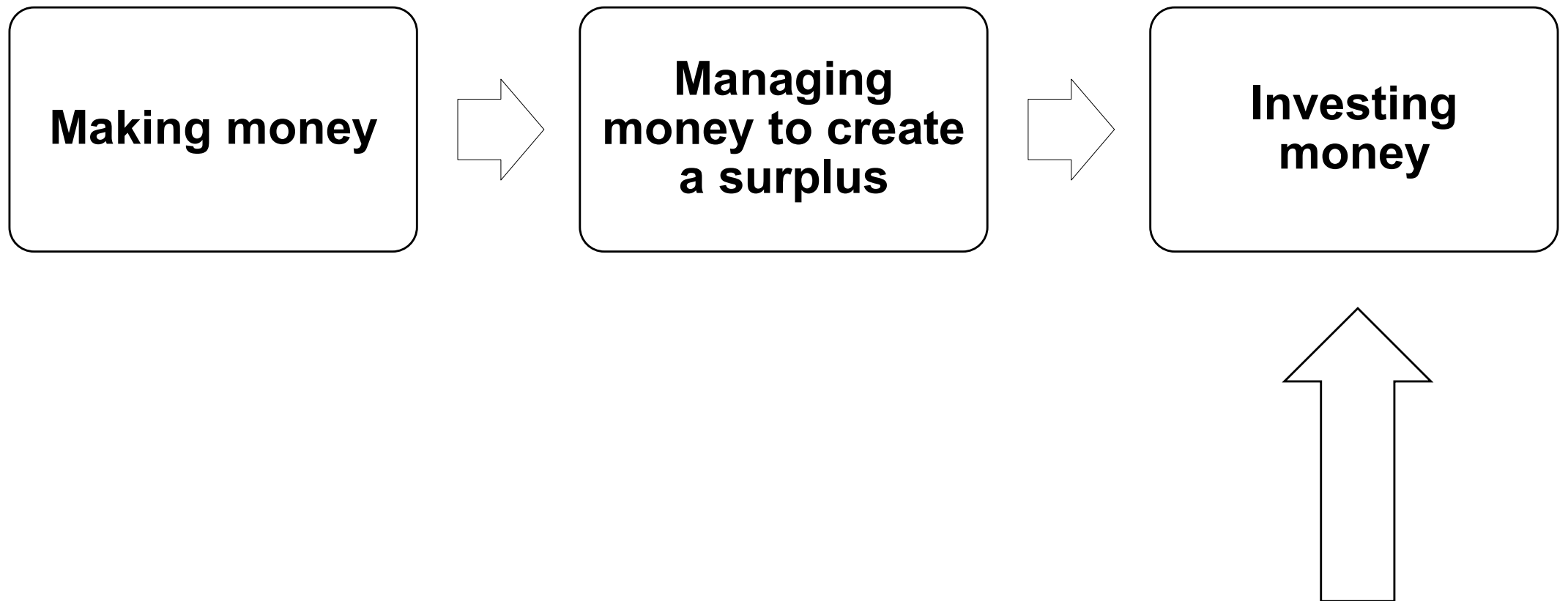


**When cash
decreases two
months in a row
there is ALWAYS a
problem...**

Exercise

- Measure the three key indicators for this last month

Steps to Prosperity





**Imagine playing monopoly and
never buying any assets or
investments that generate
income.**



**Imagine you just went around
collecting \$200 after passing
through GO, giving your money
to the rich and trying to stay
out of Jail**



**Do you know that this is how
most people live their lives?**

[https://www.ramseysolutions.com/
retirement/investment-calculator](https://www.ramseysolutions.com/retirement/investment-calculator)



Financially dependent

You sell your time as an employee

Becoming manager

**Becoming a professional or
starting a small company**

**Expanding the company (multi-location,
internationally or franchising)**

You begin to invest outside the company

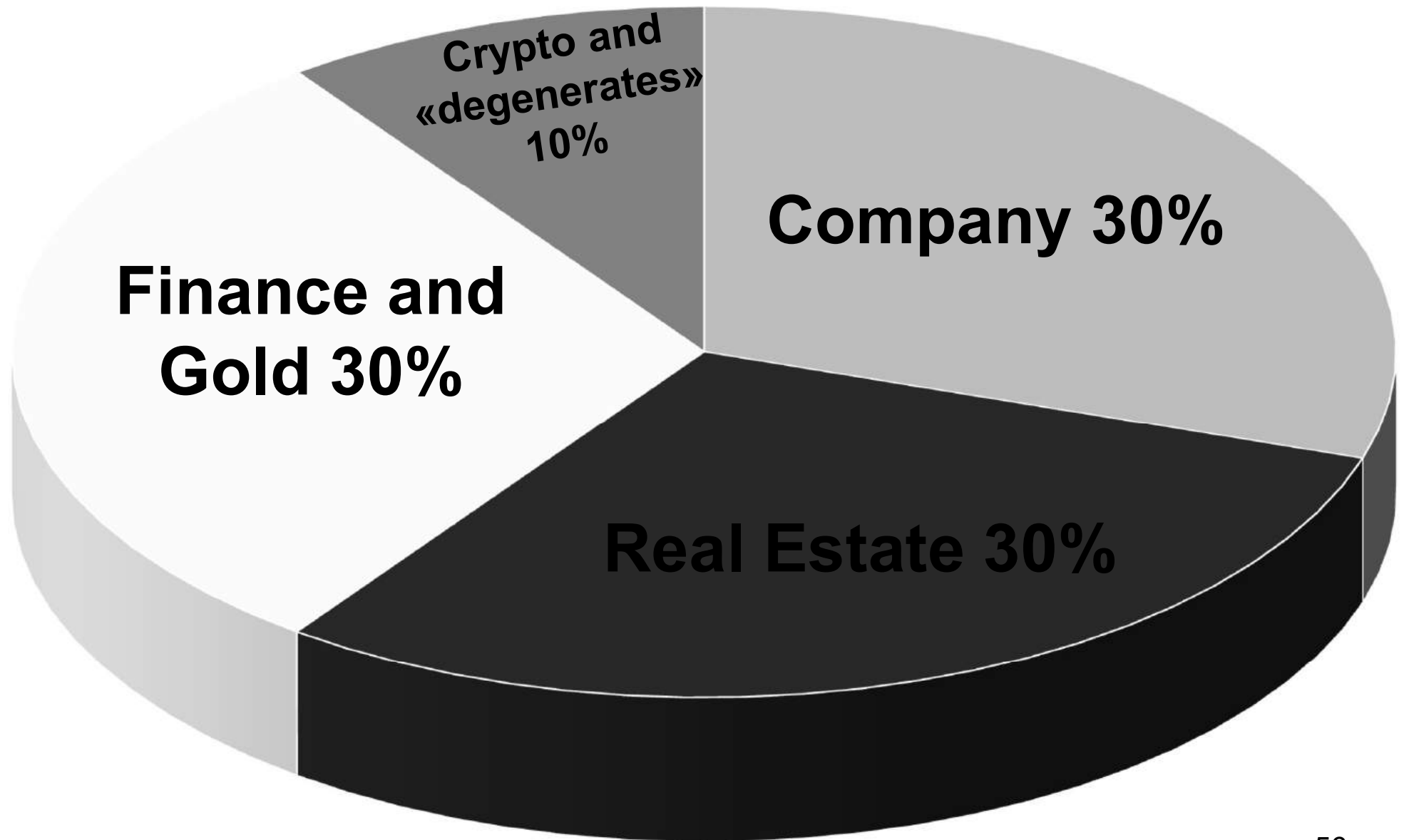
**You learn how to create financial results with at least
four different investment vehicles**

At least 36k per year passive income

You become FREE!!

- Bonds Coupons
- Trading Bonds
- Buying Stocks and ETF and resell them
- Buying stocks and enjoy dividends
- Owning and renting real estate long term
- Short term rentals
- Real Estate Flipping
- Buying and selling crypto
- Lending crypto to get an interest
- Trading Precious metals and Commodities (oil, wheat, etc)

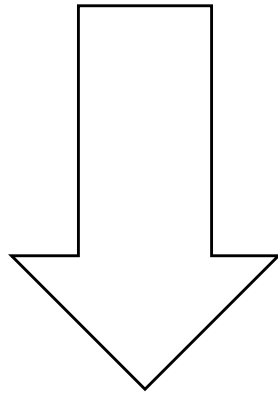
Personal Wealth



Janet Yellen



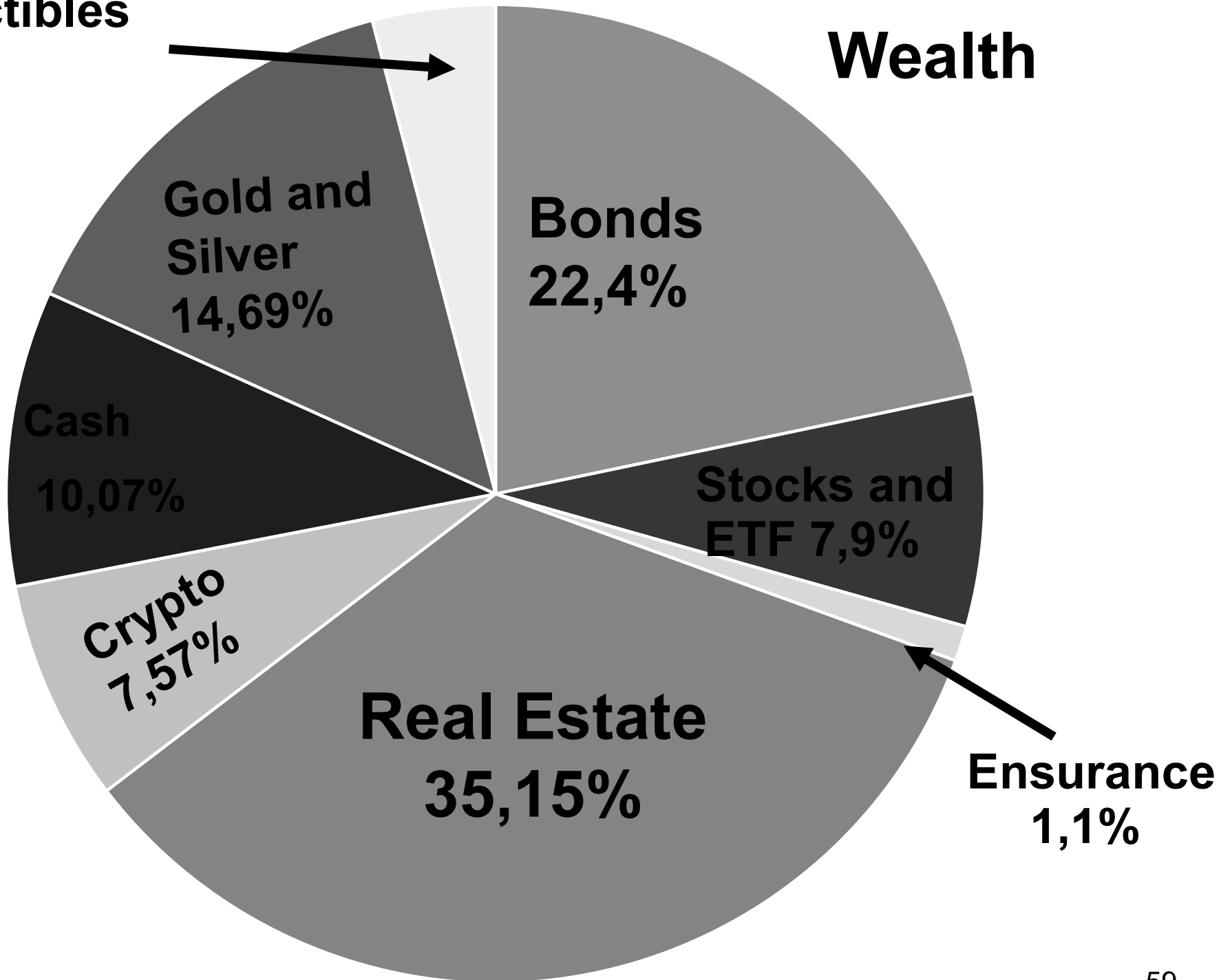
We need to pull a portion of the revenue out of the company to purchase assets that will make us financially free



Bonds, gold, high-dividend yielding stocks, ETFs, income-producing properties, etc

Collectibles
4,18%

Wealth



Investing: my rules

- 1) If you're superficial, finance may wipe out all the wealth you built by working.
- 2) If you delegate financial management or investing, 80% of the times you'll not reach the expected results.
- 3) Almost any investment, having enough time, can turn positive. Therefore invest ONLY money you can do without for MANY YEARS!!!
- 4) Money must work! Every penny you own must create additional money

5) Never invest on products you do not know or understand

6) When you invest buy only things that you think are really valuable and never buy out of greed

7) Never accept financial advice from people who own less wealth than you.

If they are also low emotional tone, it is going to be a surefire LOSS!!!!

8) Financial news you find online or on newspapers are not a source of good deals or investments.

- 9)** Dont invest on a single stock but try to diversify investments.
- 10)** DCA'ing (Direct Cost Average) reduces risk and helps you make money.
- 11)** Every time you buy an asset or a stock, set a level when you will start to take money off the table.
- 12)** Never invest on a start-up that is not making money yet.

Investment Thesis

- Money you don't need in the future
- Investment Thesis
- Financial instrument that will benefit
- (An Expert that you'll follow)
- Exit Levels (when will you sell?)

PAYPAL HOLDINGS AZIONI

46,13\$ **+1,56%** **+0,71**  Oggi 21:00 **BOOK** >

Zero Commissioni con il CFD

OPZIONI

ORDINA

Sintesi **Grafico** **Analisi** **News** **Indicatori**

Denaro: **46,27** Lettera: **46,44** Chiusura: **45,42** Apertura: **45,84** Min oggi: **45,7438** Max oggi: **46,98**



   Linea  | 1G 5G 1M 3M 6M YTD 1A 2A 5A **10A** MAX

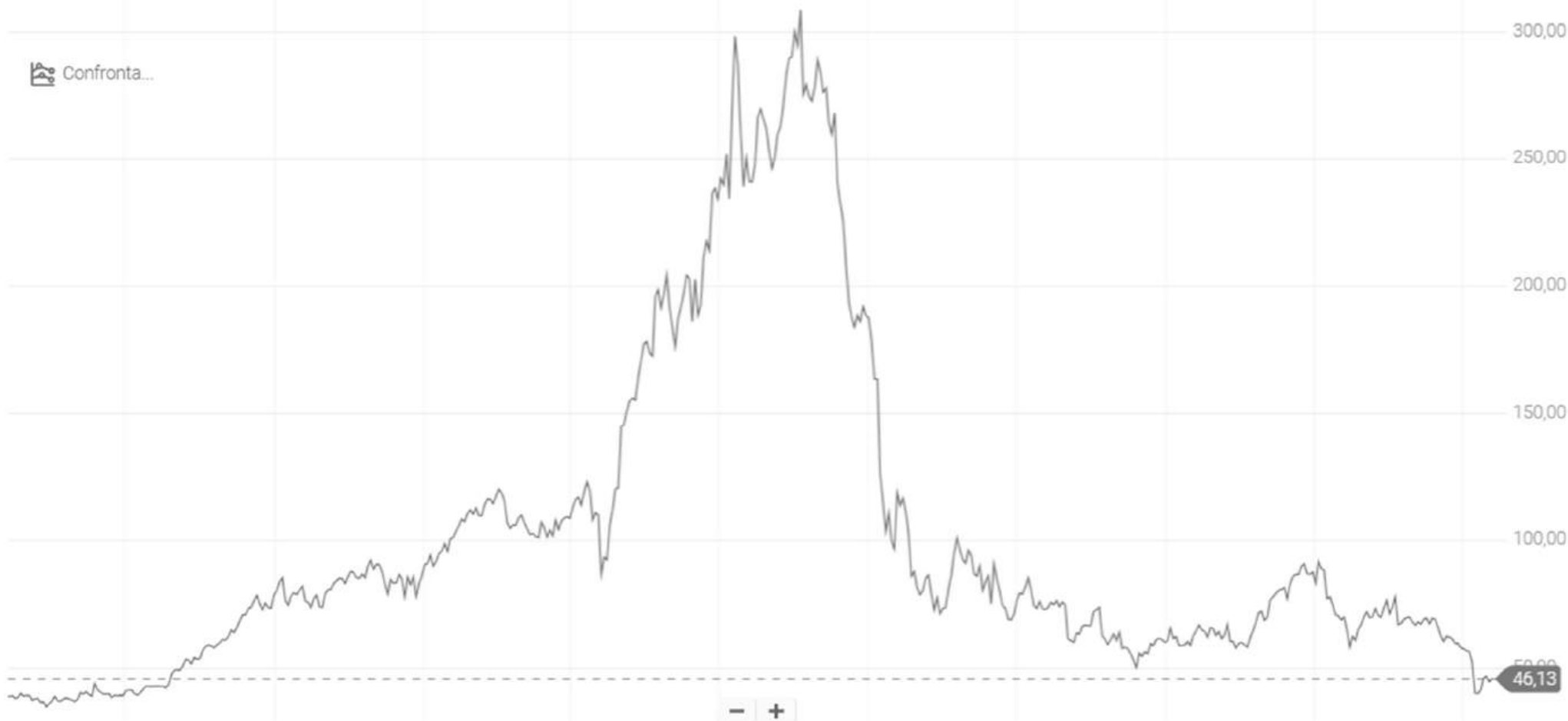
 1 settimana 

 Indicatori 

 Eventi 

 Confronta...



Our Company is a Tool!

- **Whoever owns assets, during recessions buys other assets becoming extremely strong.**
- **EVERYTHING goes! OUR PERSONAL ASSETS ARE WHAT REMAINS!**

Three Easy Investments that would have changed your life

- DCA SP 500
- Buying a property
- Buying Gold



Bonds: creating passive income

Bond

- Bond = loan.
- An amount we lend to a State that pays a coupon every year or every six months.
- A Bond has a **Maturity Date**, a date when all the money will be returned
- And a **Coupon**, the interest it pays yearly or every six months in exchange of the loan

E4

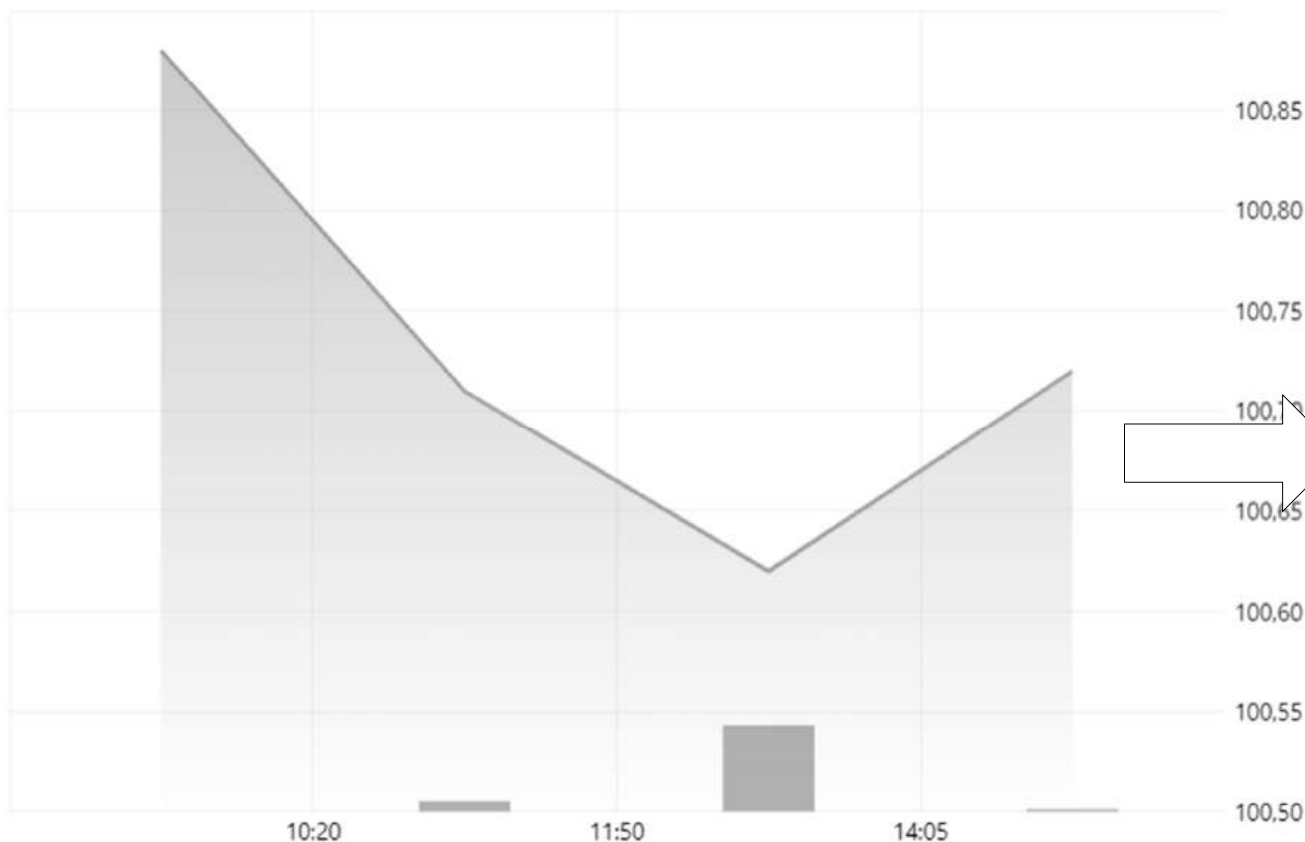
EU-4NV42 3,375 100,72€ +0,07% +0,07  BOOK >

ORDINA

Sintesi Grafico

1G 5G 1M 3M 6M 1A

⌚ 5 minuti ▾ | 🏔 Montagna ▾ 



Denaro:	100,63	Lettera:	100,92
Apertura:	100,88	Chiusura:	100,65
Min oggi:	100,62	Max oggi:	100,88
Volume:	125.000	Mercato:	MOT

Rendimenti e dettagli

ISIN	EU000A3K4DV0
Mercato	MOT
Cedola annuale	3,375%
Frequenza cedola	ANN.
Tipo cedola in corso	FISSO
Cedola in corso	3.375%
Prossima cedola	04/11/2024
Rendimento netto a scadenza	2,88%
Scadenza	04/11/2042
Rating emittente	AA+
Lotto minimo	1.000 o multipli

Dettagli

Data emissione 18/10/2022

Informativa titolo



Market View



Watchlist



Azioni



Obbligazioni



Certificati



Cripto



Futures

Opzioni e
Knock Out

CFD



ETF e ETC



R1

ROMAN-18ST33 6,375 103€ -0,15% -0,15 BOOK >

ORDINA



Rendimenti e dettagli

ISIN	XS2689948078
Mercato	MOT
Cedola annuale	6,375%
Frequenza cedola	ANN.
Tipo cedola in corso	FISSO
Cedola in corso	6.375%
Prossima cedola	18/09/2024
Rendimento netto a scadenza	5,13%
Scadenza	18/09/2033
Rating emittente	BBB-
Lotto minimo	1.000 o m

Dettagli

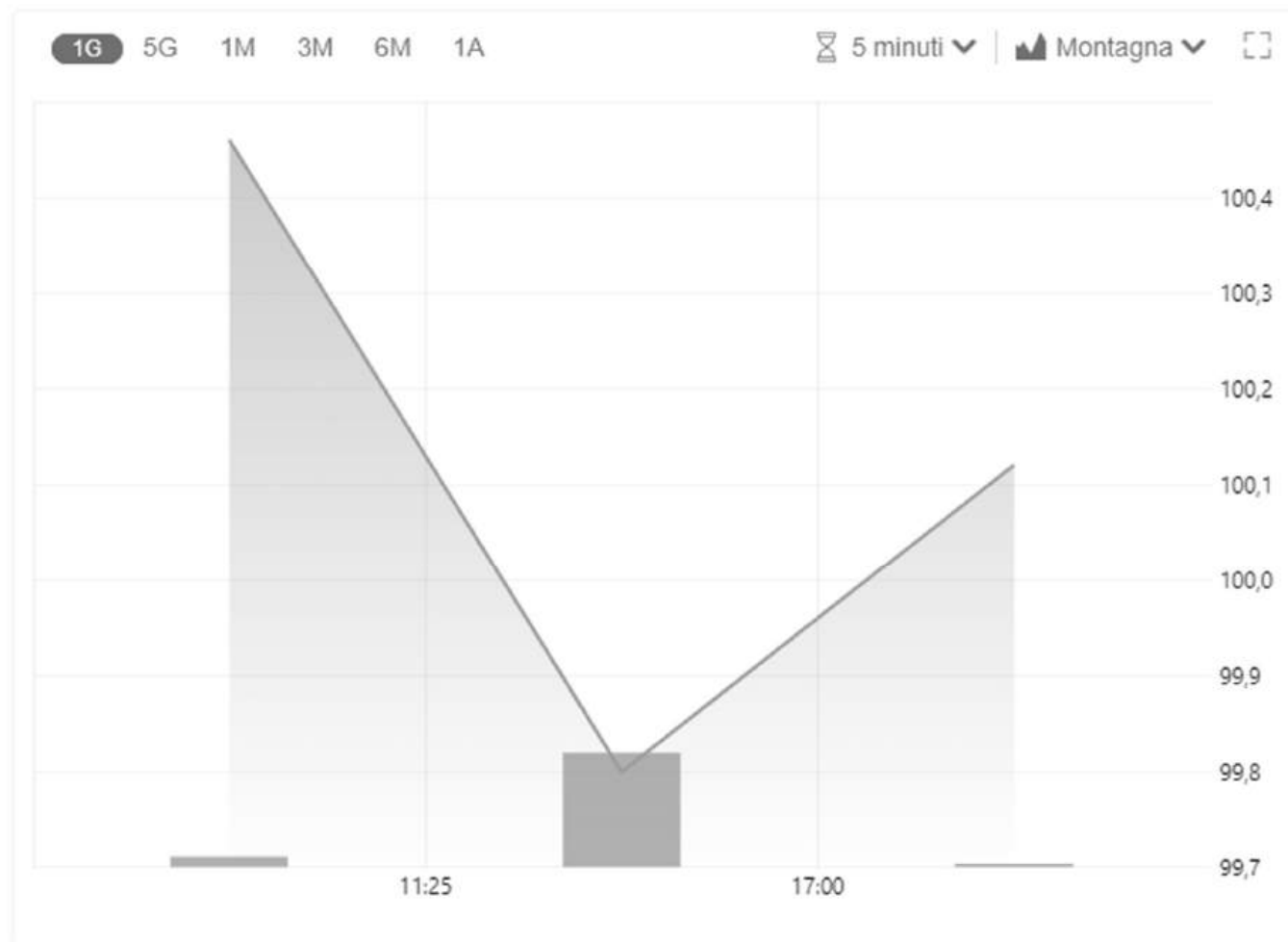
Informativa titolo

Data emissione	18/09/2023
Prezzo emissione	100,00
Prezzo rimborso	100,00
Prezzo Tel quel acquisto	105,12729
Prezzo Tel quel vendita	104,94729

**Investing 100k on this
bond, at maturity you'll
have 139.044**

B2 **BULGAR-23ST34 4,625** OBBLIGAZIONI**100,12 €** +0,06% +0,06 14/07/2023 17:02 BOOK >

ORDINA

Sintesi Grafico

Denaro:	98,60	Lettera:	102,00
Apertura:	100,46	Chiusura:	100,06
Min oggi:	99,80	Max oggi:	100,46
Volume:	34.000	Mercato:	● MOT

Rendimenti e dettagli

ISIN XS2536817484

Mercato MOT

Cedola annuale 4,625%

Frequenza cedola ANN.

Tipo cedola in corso FISSO

Cedola in corso 4,625%

Prossima cedola 23/09/2023

Rendimento netto a scadenza 4,01%

Scadenza 23/09/2034

Rating emittente BBB

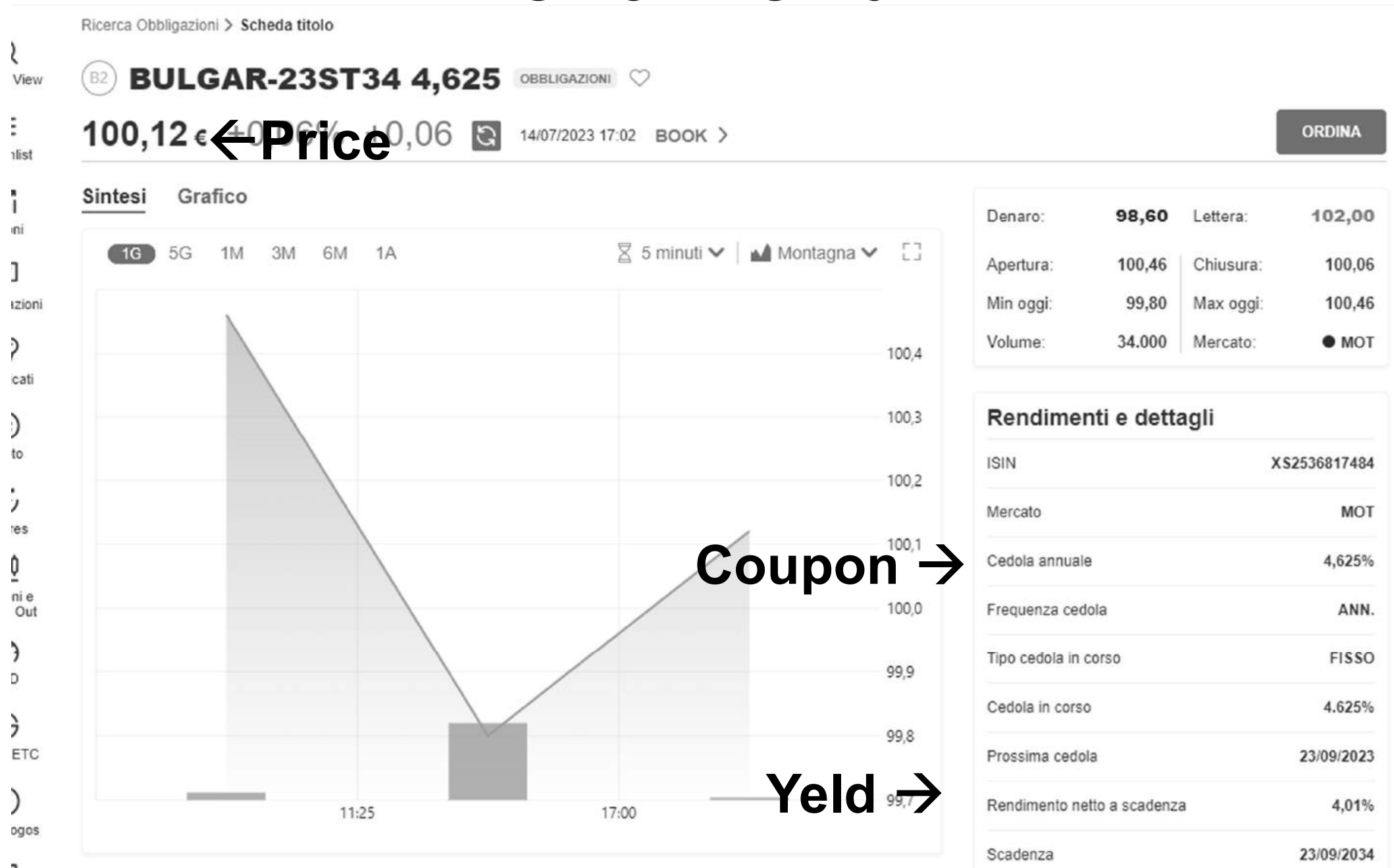
Lotto minimo 1.000 o multipli

Dettagli

Informativa titolo

Data emissione 23/09/2022

3 + 1 Pillars of a Bond



71,5 € ← Price 70,32 14/07/2023 16:38 BOOK >

ORDINA

Sintesi Grafico



Coupon →

Net Yield →

Denaro:	69,53	Lettera:	72,10
Apertura:	71,18	Chiusura:	71,18
Min oggi:	71,18	Max oggi:	71,50
Volume:	94.000	Mercato:	● MOT

Rendimenti e dettagli

ISIN	XS2181689659
Mercato	MOT
Cedola annuale	1,75%
Frequenza cedola	ANN.
Tipo cedola in corso	FISSO
Cedola in corso	1.75%
Prossima cedola	05/06/2024
Rendimento netto a scadenza	4,66%
Scadenza	05/06/2035
Rating emittente	BBB-
Lotto minimo	1.000 o multipli

Dettagli

Informativa titolo

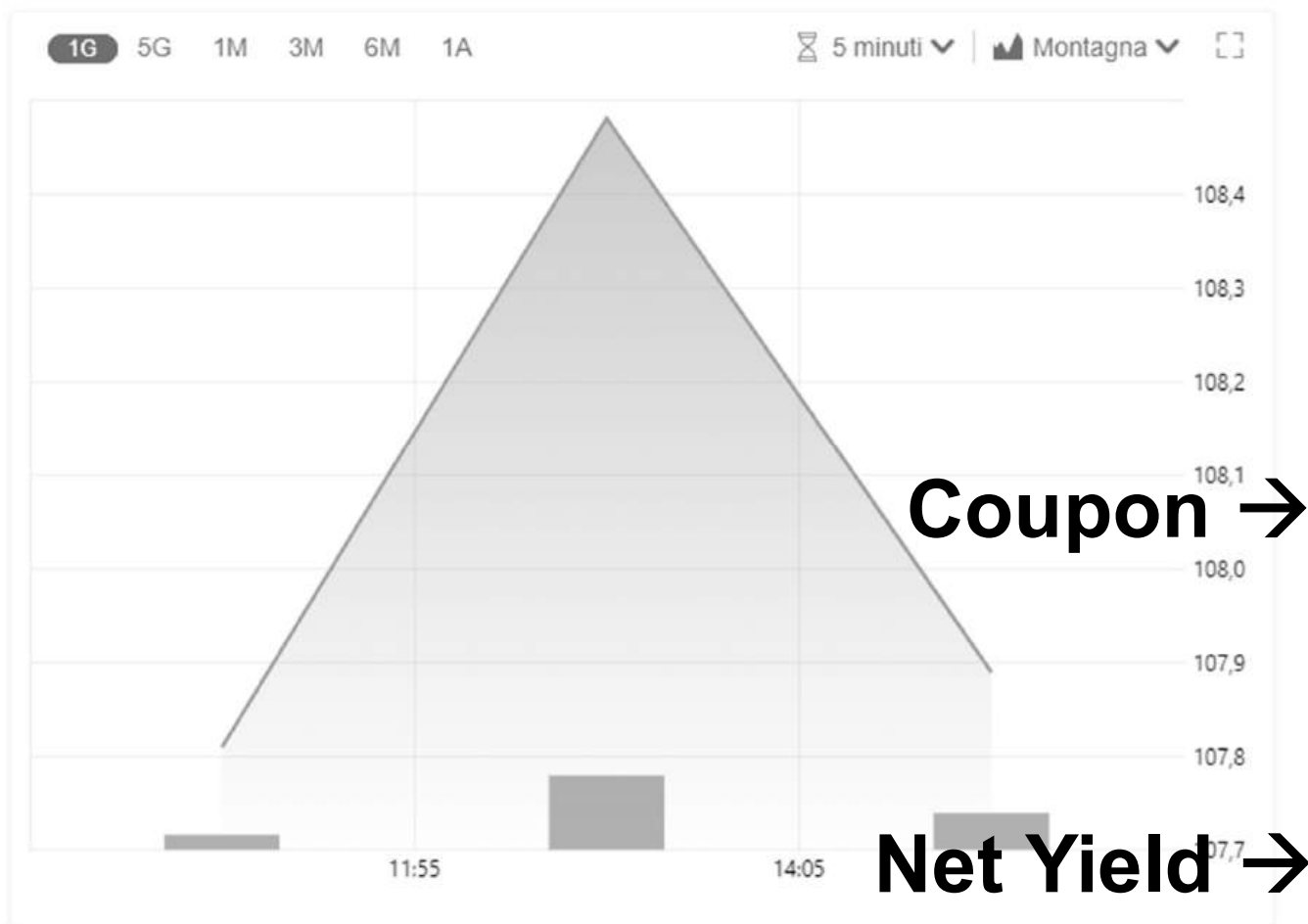
Data emissione	05/06/2020
Prezzo emissione	97.332

B2 **BRAZIL-20GE37 7,125** OBBLIGAZIONI

107,89 \$ ← Price 108,49 ↻ 14/07/2023 14:08 BOOK >

ORDINA

Sintesi Grafico



Denaro:	0	Lettera:	0
Apertura:	0,00	Chiusura:	108,00
Min oggi:	107,80	Max oggi:	108,48
Volume:	17.000	Mercato:	● ETLX

Rendimenti e dettagli

ISIN	US105756BK57
Mercato	ETLX
Cedola annuale	7,125%
Frequenza cedola	SEM.
Tipo cedola in corso	FISSO
Cedola in corso	3.5625%
Prossima cedola	20/07/2023
Rendimento netto a scadenza	5,45%
Scadenza	20/01/2037
Rating emissione	BB-
Rating emittente	BB-
Lotto minimo	1.000 o multipli

Dettagli

Data emissione	18/01/2006
Prezzo emissione	94,856
Prezzo di acquisto	100,00

Bond	Rating	Price	Net Yield
Roman 3 ap 49 4.625%	BBB-	72,60	7,1% (EUR)
Belgium 22giu57 2,25	A	56,49	5,2% (EUR)
France 29 mg55 3,25%	A+	69,13	5,56% (EUR)
BTP 1 <u>sett</u> 46 3,25%	BBB+	77,20	5,23% (EUR)
<u>Bulgar</u> 18lg 45 4,125%	BBB+	86,69	5,26% (EUR)

(USD):

Mexico 12 Oct 10 5,75%	BBB	72,58	7,07% (USD)
Roman14 Feb 51 4%	BBB-	59.05	7,04% (USD)
<u>Ecopetrol</u> 28mag45 5,85%	BB	72,83	6,95% (USD)
Poland 4apr 53 5,5%	A	82,69	6,17% (USD)
Oracle 15 Mg 45 4,125% <u><u></u></u>	BBB-	64,47	6,49% (USD)



Stocks

**Stocks represent
proportional ownership
in a company**

14,37 €
+0,29%
+0,042
🔄
Oggi 17:06
BOOK >

[Sintesi](#)
[Grafico](#)
[Analisi](#)
[News](#)
[Indicatori](#)



Min. 11,686

Max. 15,83

Today
24,1

OPZIONI

ORDINA

Denaro:	14,372	Lettera:	14,374
Apertura:	14,298	Chiusura:	14,328
Min oggi:	14,29	Max oggi:	14,452
Volume:	5.215.668	Mercato:	● AFF

Rendimenti e dettagli
Scheda completa

1 S	3 M	1 A
0,51%	-6,05%	7,37%

ISIN **IT0003132476**

Ticker **ENI**

Settore **Utilities**

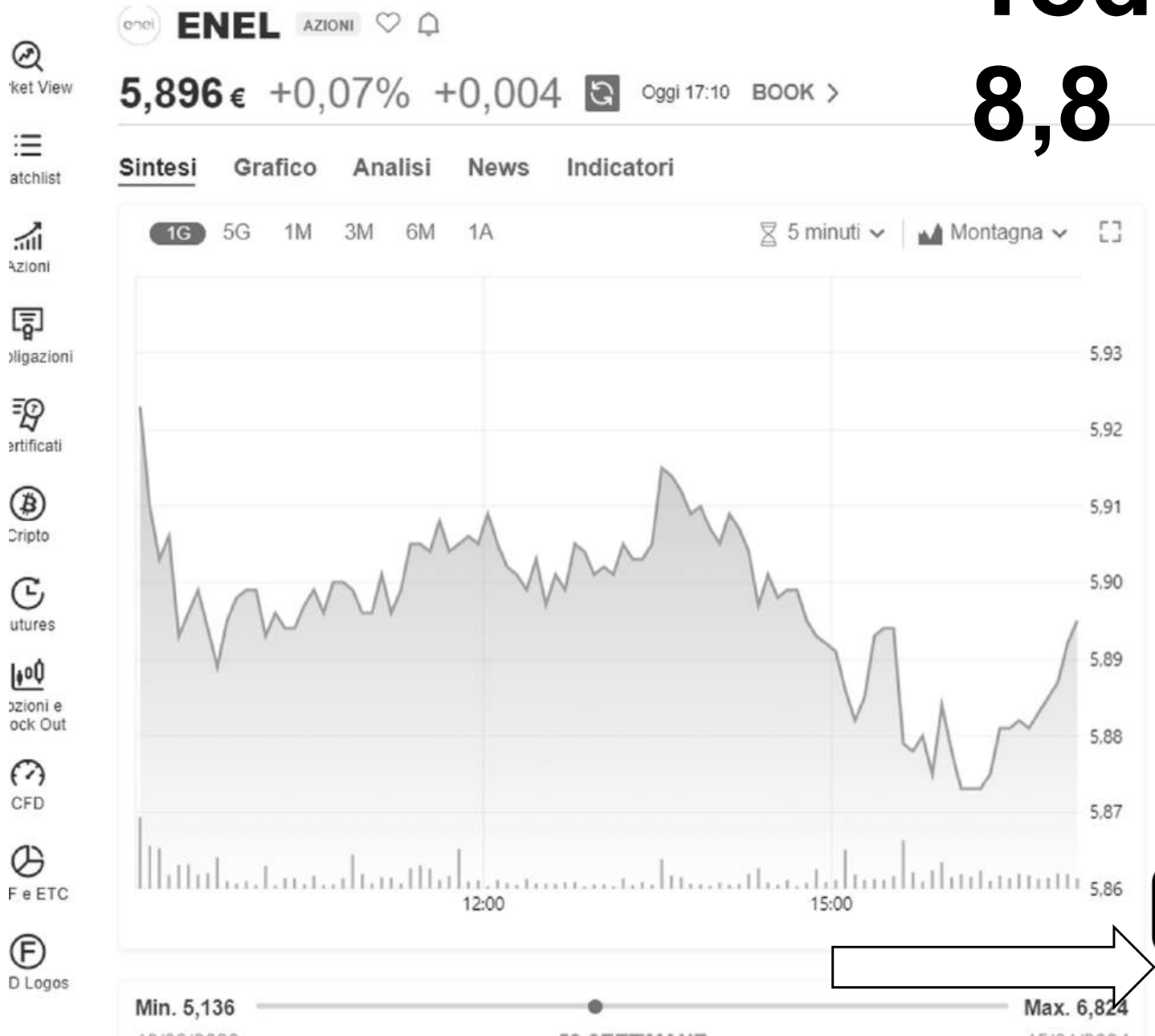
Capitalizzazione (mln) **48.370,44**

Ultimo dividendo (EUR) **0,94**

Dividend YLD **6,49079%**

P/E normalizzato **8,63034**

Today 8,8



Denaro:	5,895	Lettera:	5,896
Apertura:	5,938	Chiusura:	5,892
Min oggi:	5,871	Max oggi:	5,938
Volume:	10.181.601	Mercato:	AFF

Rendimenti e dettagli			Scheda completa
1 S	3 M	1 A	
-1,11%	-9,45%	11,91%	
ISIN		IT0003128367	
Ticker		ENEL	
Settore		Utilities	
Capitalizzazione (mn)		59.902,08	
Ultimo dividendo (EUR)		0,40	
Dividend YLD		7,04345%	
P/E normalizzato		14,00024	

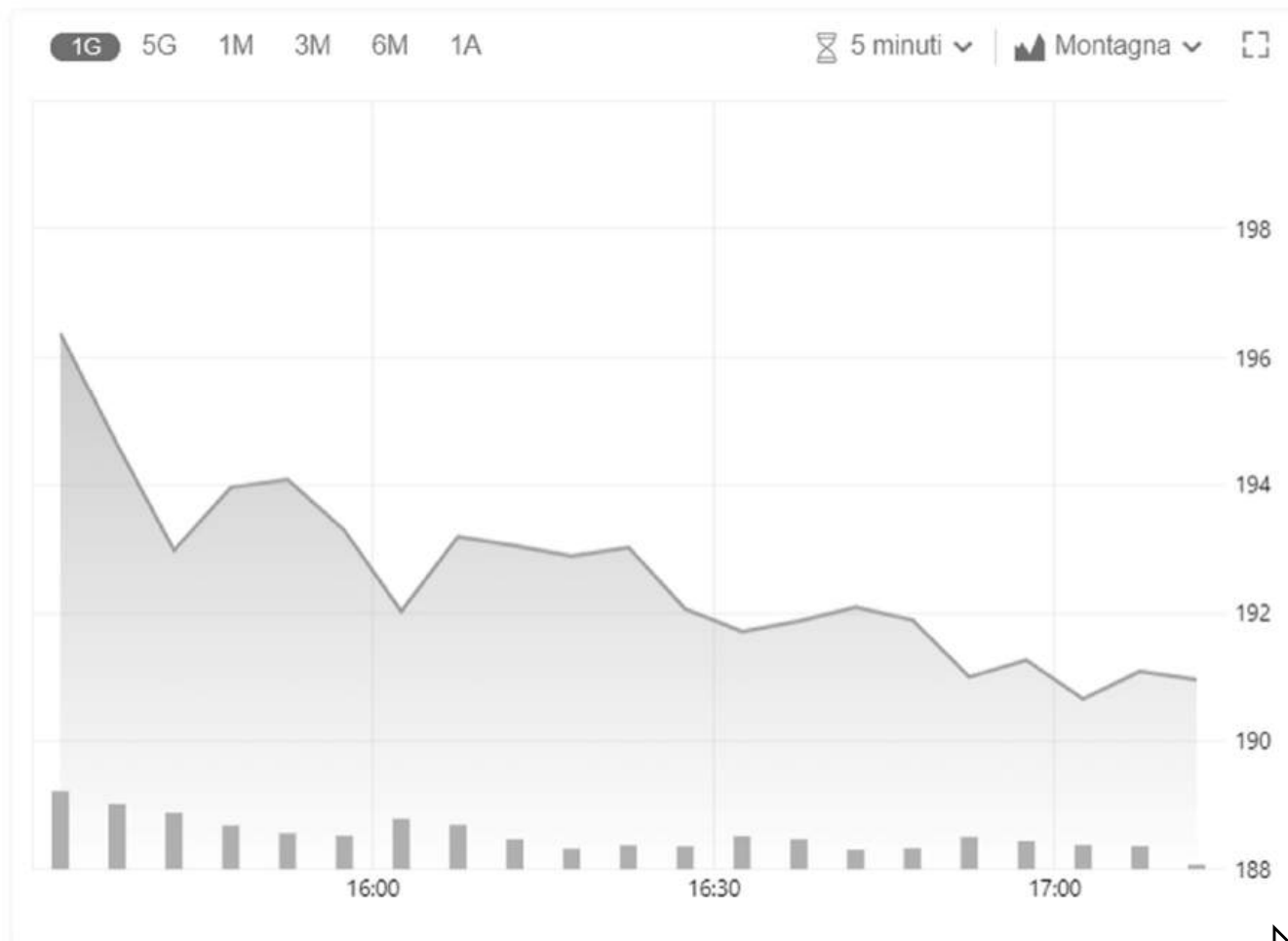
191,245 \$ -5,62% -11,395  Oggi 17:11 **BOOK** >

Zero Commissioni con il CFD

OPZIONI

ORDINA

Sintesi Grafico Analisi News Indicatori



Denaro:	191,23	Lettera:	191,26
Apertura:	198,61	Chiusura:	202,64
Min oggi:	190,45	Max oggi:	199,75
Volume:	48.900.693	Mercato:	NASDAQ

Rendimenti e dettagli [Scheda completa](#)

1 S	3 M	1 A
5,56%	-15,15%	6,15%

ISIN **US88160R1014**

Ticker **TSLA**

Settore **Consumer Cyclical**

Capitalizzazione (mln) **645.365,90**

Ultimo dividendo (USD) **-**

Dividend YLD **-**

P/E normalizzato **47,08321**

223,63 \$ **+8,68%** **+17,86** 🔄 Oggi 17:12 **BOOK** >

Zero Commissioni con il CFD

ORDINA

Sintesi **Grafico** **Analisi** **News** **Indicatori**



Denaro:	223,44	Lettera:	223,73
Apertura:	217,31	Chiusura:	205,77
Min oggi:	212,2469	Max oggi:	224,88
Volume:	8.700.616	Mercato:	● NASDAQ

Rendimenti e dettagli Scheda completa

1 S	3 M	1 A
23,97%	53,84%	223,03%

ISIN **US19260Q1076**

Ticker **COIN**

Settore **Financial**

Capitalizzazione (mln) **49.852,96**

Ultimo dividendo (USD) **-**

Dividend YLD **-**

P/E normalizzato **472,9258**

Coinbase

Profit and Loss mln USD

Sales	3.194,208
Sales last 12 months	2.699,887
Ebitda	-1.176,287
Ebitda last 12 months	-914,139
Ebit (utile ante imposte) d'esercizio	-3.064,582
Ebit (utile ante imposte) ultimi 12 mesi	-1.458,927
Reddito disponibile per gli azionisti ordinari	-2.624,949
Reddito disponibile per gli azionisti ordinari ultimi 12 mesi	-1.277,937
Ebit (Utili ante imposte) normalizzati	-1.684,761
Reddito disponibile per gli azionisti ordinari (normalizzato)	-1.728,065
EPS normalizzato ultimi 12 mesi	-4,9823

Tesla

Profit and Loss mln USD

Sales	81.462
Sales last 12 months	94.028
Ebitda	17.519
Ebitda last 12 months	16.902
Ebit (utile ante imposte) d'esercizio	13.719
Ebit (utile ante imposte) ultimi 12 mesi	13.356
Reddito disponibile per gli azionisti ordinari	12.583
Reddito disponibile per gli azionisti ordinari ultimi 12 mesi	12.235
Ebit (Utili ante imposte) normalizzati	14.091
Reddito disponibile per gli azionisti ordinari (normalizzato)	12.924,3
EPS normalizzato ultimi 12 mesi	3,5588

I believe that a stock:

a) must have a PE near 15 (and
ALSO dividends),

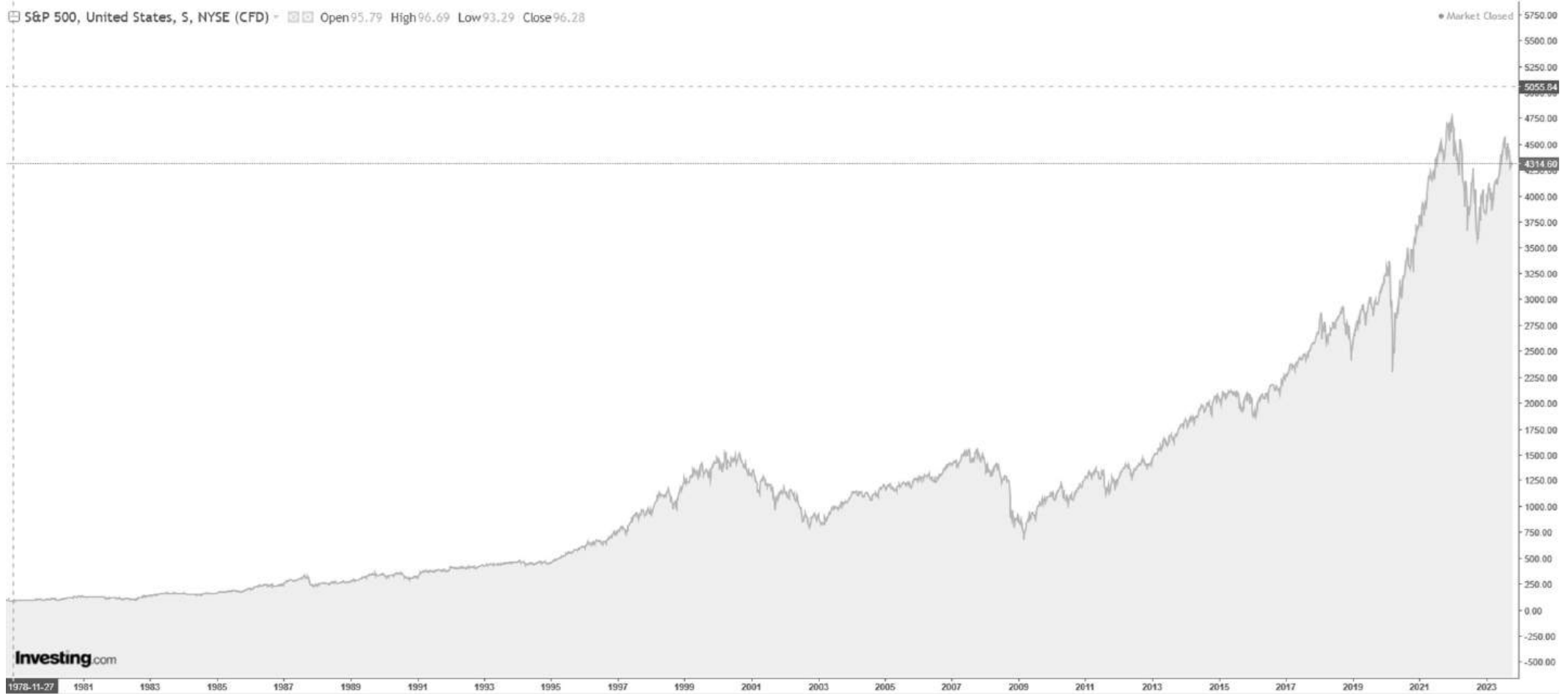
or

b) be a company, somehow solid,
that I believe might CHANGE the
world

Stock Strategies

- 1) Buy a pool of stocks with low PE and high dividend
- 2) Buy the stocks of one or more company that you believe will change the world
- 3) Using DCA buy a market on a regular basis

SP500 last 50 years: average 10-12% P.A.



**A company may go bankrupt, but the
whole market never!**

- I buy every month **ETF SP 500**, that invests on the best 500 US companies.

When you buy \$10,000 of the S&P 500 here's how much of the largest stocks you're buying

\$751 of Nvidia
\$711 of Apple
\$613 of Microsoft
\$587 of Google
\$386 of Amazon
\$313 of Broadcom
\$239 of Meta
\$204 of Tesla
\$161 of Berkshire Hathaway
\$153 of Eli Lilly
\$144 of JPMorgan
\$98 of Visa
\$86 of Johnson & Johnson
\$84 of Exxon Mobil
\$81 of Walmart
\$78 of Mastercard
\$77 of Netflix
\$71 of AbbVie
\$69 of Costco
\$64 of Palantir
\$62 of Bank of America
\$60 of Home Depot
\$60 of Procter & Gamble
\$58 of AMD
\$56 of Oracle
\$54 of General Electric
\$52 of Cisco
\$51 of UnitedHealth

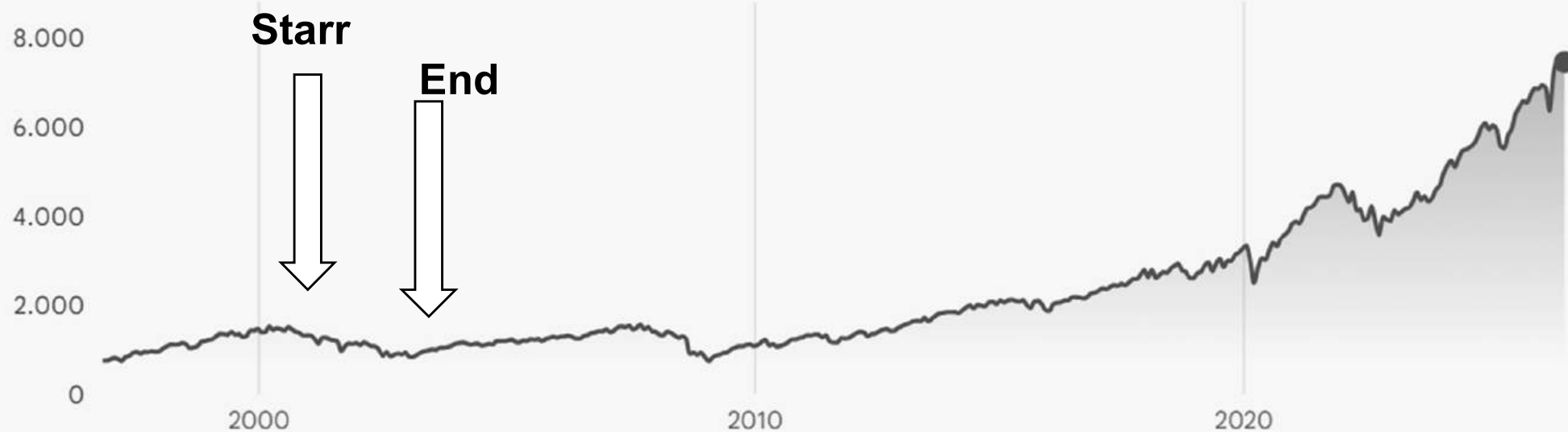
S&P 500

+ Aggiungi all'elenco ▼

7.411,98 ⬆ +889,98% (+6.663,28) MAX

24 lug, 17:26:35 UTC-4

Area ▼ Confronta ▼ Indicatori ▼

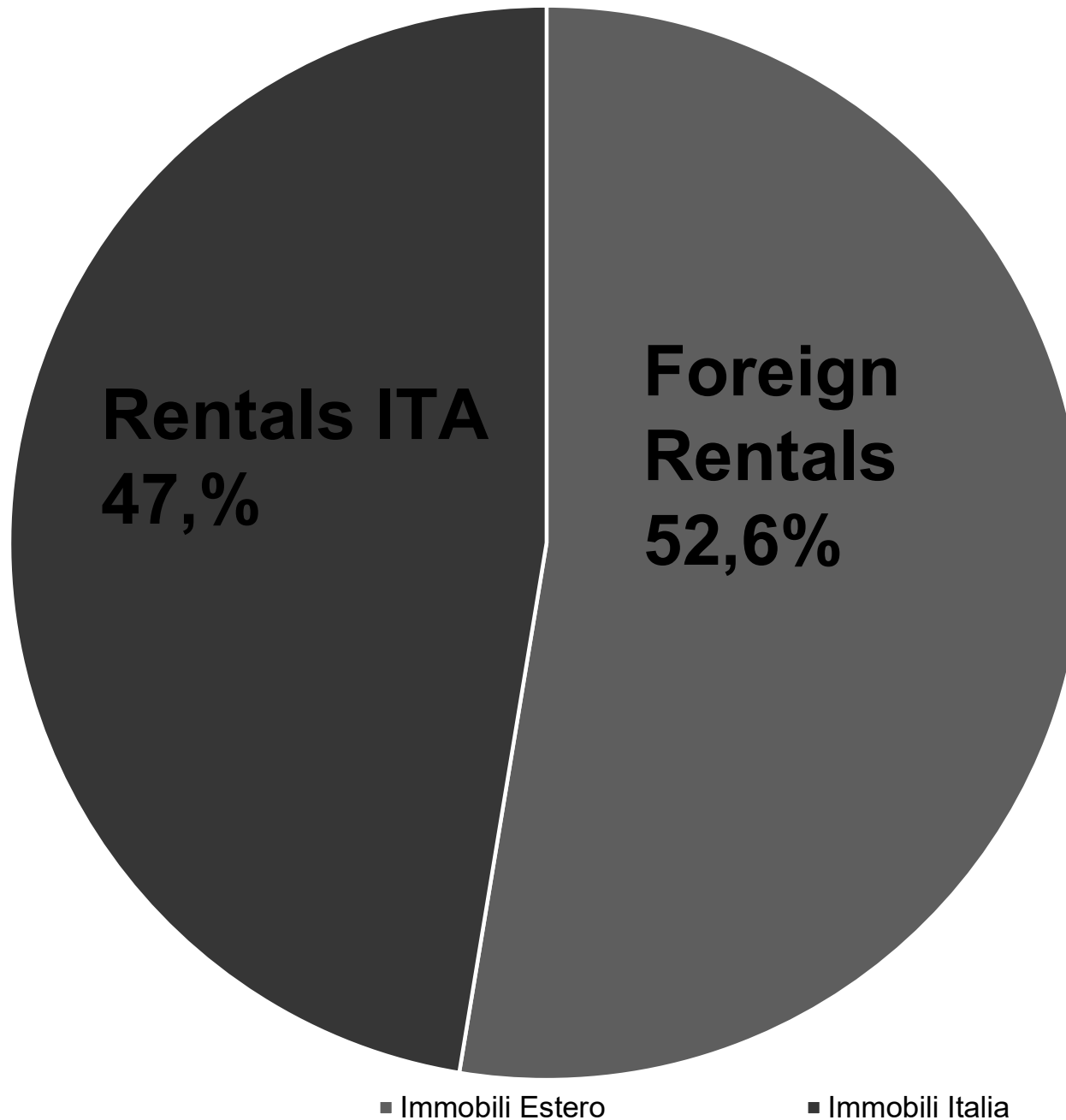


1G 5G 1M 6M YTD 1A 5A MAX



Real Estate

Real Estate (35,15%)



Buying units, in location I fall in love with, that could grow in value and that could generate a could rental return. Rent should be around 5-6% per year

Italia (Bologna, Venezia, Varese), Stati Uniti, Bulgaria

- In Italy I rent to students
- Lack of Rental properties
- The «Real Estate demotivating person»

- Abroad, where expenses are bigger, we need a yield of 5% on top of maintenance and property taxes

- 1) City I like, with a college, and growing population
- 2) Unit that I like, in an area I like and where I would like to live
- 3) Buy the uglier house in a good neighborhood rather than the nicest in a bad neighborhood
- 5) The highest price at which I could buy the unit is 20 times the yearly rental
- 6) Build a good connection with the realtor and be ready to fire!

STRATEGIES REAL ESTATE

- **Beginner:** buy your house following the strategy
- **Intermediate:** buy 1 more unit and rent it
- **Advanced:** Buying several units, also abroad

I failed more often by not buying
a property in a market where I
saw potential rather by buying
something and then regret it



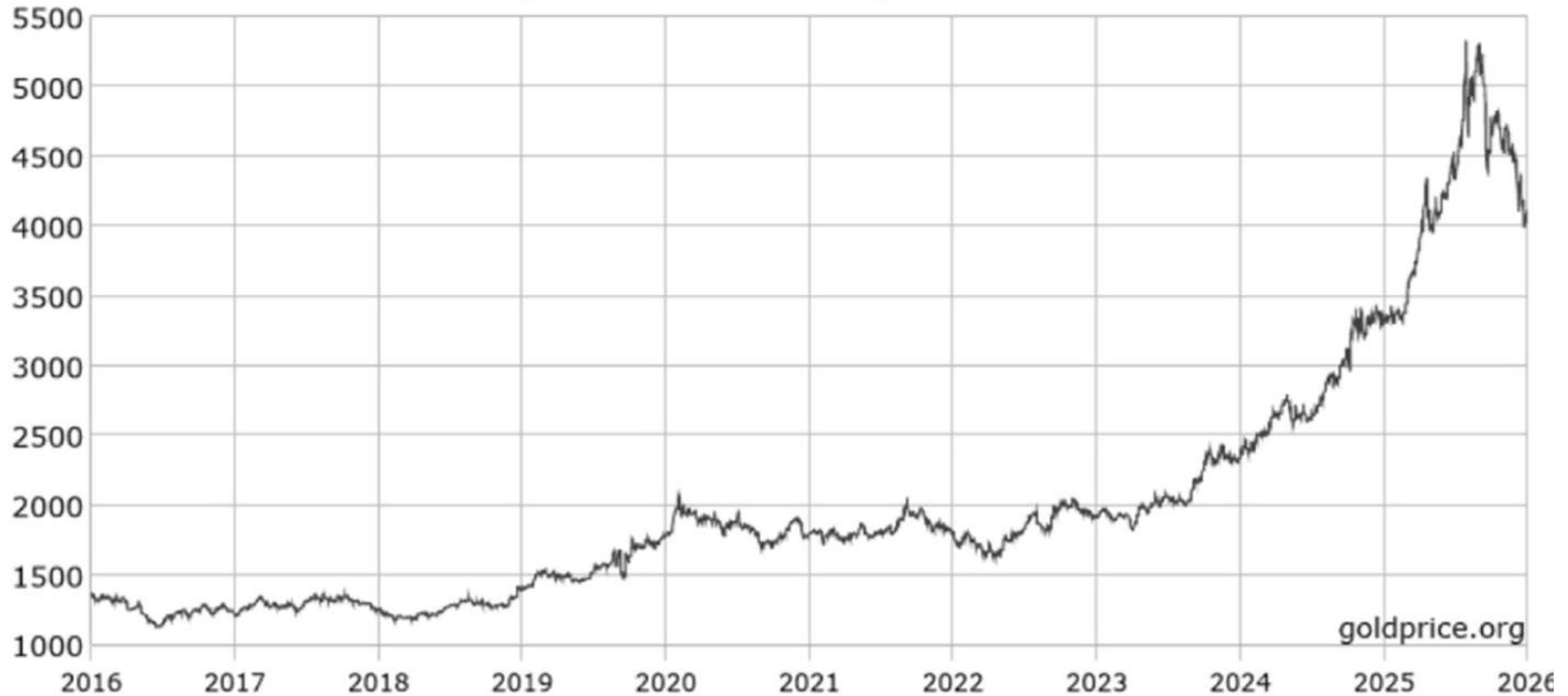
Gold and Silver

GOLD: 2016-2026 +208%

10 Year Gold Price in USD/oz

High: 5327.65 Low: 1127.80 ▲ 2775.78 207.66%

Last Close: 4112.48



goldprice.org

Friday, July 3, 2026

Gold ▼

USD ▼

oz ▼

10 Years ▼

GOLD: 2006-2026 +561%

20 Year Gold Price in USD/oz

High: 5327.65 Low: 568.92 ▲ 3491.08 561.8%

Last Close: 4112.48



goldprice.org

Friday, July 3, 2026

Gold ▼

USD ▼

oz ▼

20 Years ▼

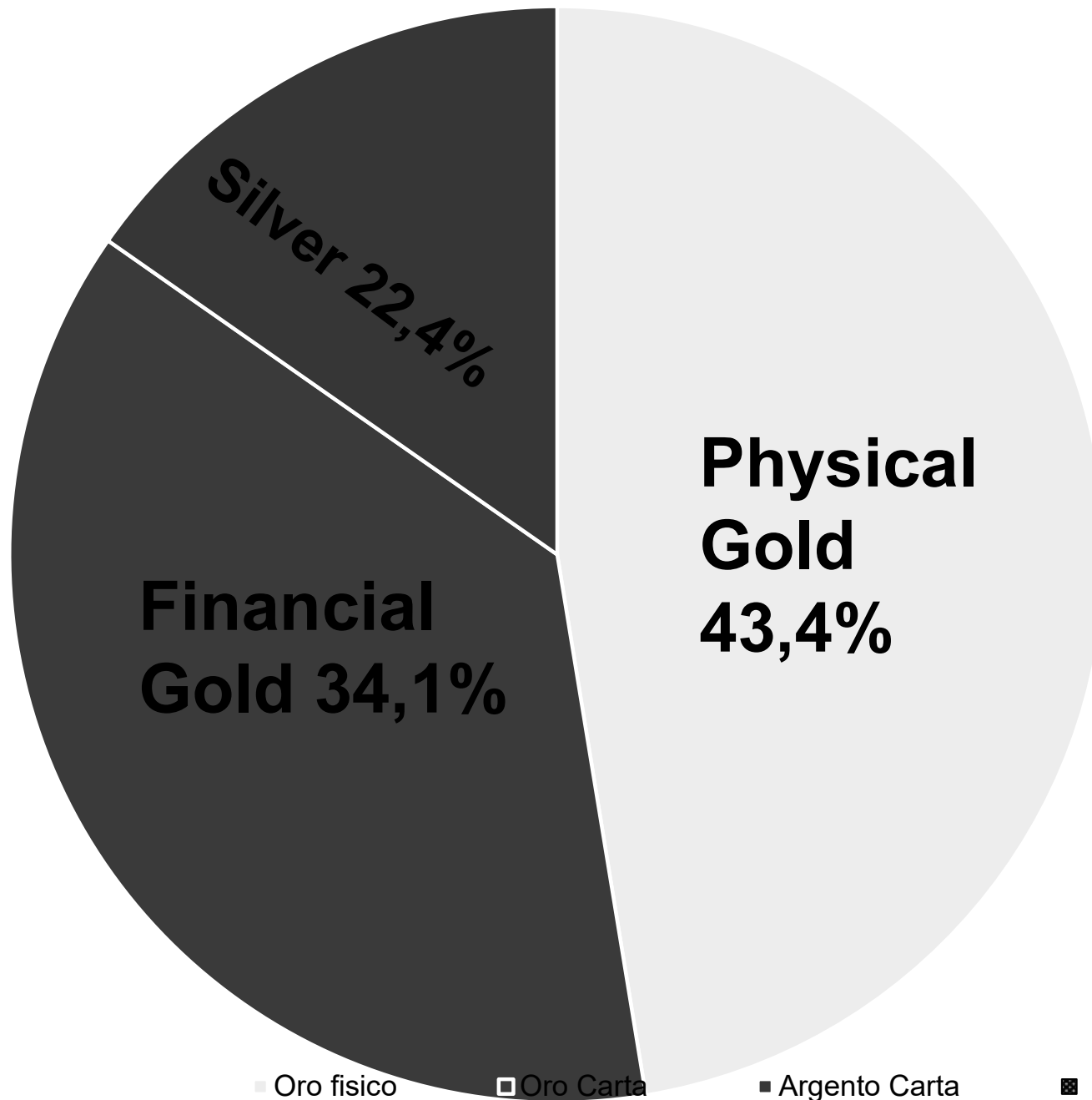
With 1 euro of today you buy $\frac{1}{4}$ of what you bought in 2002

With 1 gram of gold you buy 11 times what you bought in 2002

Gold is a long term investment to protect one's money

I am bullish on gold until 6500 dollars per ounce and on silver until 100/150 dollars per ounce

Gold and Silver (14,69%)



coininvest diventa
StoneX® Bullion



Dont buy the numismatic value but the best price!



1 oz Tudor Beasts Yale of Beaufort
Gold Coin | 2023

31.10 g
1.842,54 €

Add to cart



1 oz Britannia Charles III Gold Coin |
2023

31.10 g
1.820,54 €

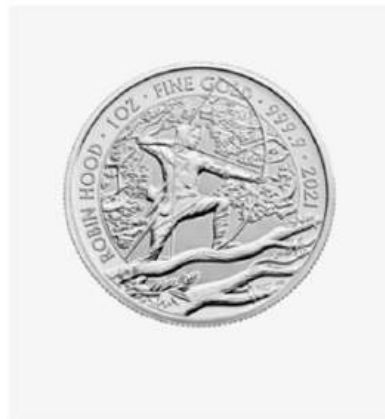
Add to cart



1 oz Maid Marian Gold Coin | 2022

31.10 g
1.991,77 €

Add to cart



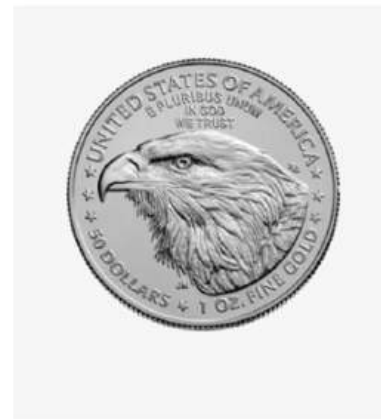
1 oz Robin Hood Gold Coin | 2021

31.10 g
2.036,77 €



1 oz Krugerrand Gold Coin | 2023

31.10 g
1.829,18 €



1 oz American Eagle Gold Coin | 2023

31.10 g
1.862,18 €

- ☐ Royal Canadian Mint (3)
- ☐ The Perth Mint Australia (3)
- ☐ The Royal Mint (11)
- ☐ United States Mint (3)
- ☐ Valcambi (1)
- ☐ Zecca Austriaca (1)
- ☐ Zecca di Monaco di Baviera (2)

1 oz Moneta Armilar delle Isole Cook | Valcambi | Oro

31.10 gr
2.012,28 €

Aggiungi al carrello



1 oz Maple Leaf | Oro | 2023

31.10 gr
1.812,82 €

Aggiungi al carrello



1 oz Canguro Nugget | Oro | Anni Diversi

31.10 gr
1.804,46 €

Aggiungi al carrello



Legislazione italiana in materia di oro

Negli investimenti in oro fisico un aspetto molto importante da considerare è che l'adeguamento della legislazione italiana alle direttive dell'Unione Europea per i residenti dell'Unione (ossia la Direttiva 98/80/CE del Consiglio del 12 ottobre 1998) conferma che l'acquisto in oro da investimento è esente da IVA.

Come scritto nell'art. 1, comma 2 della Legge del 17 gennaio 2000, n.7 che regola il commercio dell'oro, questo è il caso di monete d'oro che possiedono una purezza di almeno 900 millesimi, che siano state coniate dopo il 1800 e che



1 oz Bufalo Americano | Oro | 2023

31.10 gr
1.856,10 €



1 oz Panda Cinese | Oro | 1986

31.10 gr
2.060,33 €



1 oz American Eagle | Oro | 2023

31.10 gr
1.856,98 €



To invest in financial gold

 **Amundi Physical Gold ETC** ETC  

156,281 € +1,51% +2,322  30/04/2026 17:35 **BOOK** >

ORDINA

Sintesi Grafico Analisi News Composizione Rendimenti Prodotti a leva



Denaro:	156,00	Lettera:	158,20
Apertura:	155,774	Chiusura:	153,959
Min oggi:	155,63	Max oggi:	157,48
Volume:	18.612	Mercato:	● EURONEXT

Rendimenti e dettagli

Da inizio anno	1 A	3 A
+ 7,44%	+ 35,11%	+ 117,85%
ISIN	FR0013416716	
Ticker	GOLD	
Categoria	Commodities - Precious Metals	
Emittente	Amundi Physical Metals plc	
Morningstar	--	
Benchmark	LBMA Gold Price PM USD	
Area geografica	--	

Silver 20 years: +494%

20 Year Silver Price in USD/oz

High: 115.50 Low: 8.99 ▲ 49.34 438.56%

Last Close: 60.60



Friday, July 3, 2026

Silver ▼

USD ▼

oz ▼

20 Years ▼

20,73€ +0,34% +0,07  Oggi 16:37 [BOOK >](#)

[ORDINA](#)

[Sintesi](#) [Grafico](#) [Analisi](#) [News](#) [Composizione](#) [Rendimenti](#)



Dettaglio quotazioni

Denaro:	20,70	Lettera:	20,74
Apertura:	20,62	Chiusura:	20,66
Min oggi:	20,595	Max oggi:	20,73
Volume:	7.151	Mercato:	AFF

Rendimenti e dettagli

Da inizio anno	1 A	3 A
0,41%	15,91%	-1,24%
ISIN	JE00B1VS3333	
Categoria	Commodities - Precious Metals	
Emittente	WisdomTree Metal Securities Limited	
Morningstar	--	
Benchmark	LBMA Silver Price USD	
Area geografica	--	
Settore	--	
Specializzazione	ETC	
Rendimento medio	0,46%	
Costi gestione	0,49%	

Gold 50 years: +6200%

All Data Gold Price in USD/oz

High: 5327.65 Low: 63.90 ▲ 4047.58 6236.64%

Last Close: 4112.48



Friday, July 3, 2026

Gold ▼

USD ▼

oz ▼

All Data ▼

From the Talmud

- Devide your wealth as such:
 - $\frac{1}{3}$ Land (Real Estate)
 - $\frac{1}{3}$ Gold
 - $\frac{1}{3}$ Business

STRATEGIES GOLD

- **Beginner:** buy 50g per year or make a single order of financial gold
- **Intermediate:** buy 50g or more per year, buy consistently financial gold
- **Advanced:** DCA'ing Gold and Silver



Crypto

Why crypto

- 1) The potential for growth, sometimes VERY BIG
- 2) Extreme difficulties by the authorities in identifying these assets and freezing them

What are Crypto coins

I miei asset

Panoramica Attività



- Aggiungi denaro
- Preleva fondi
- Invia
- Ricevi

Saldi



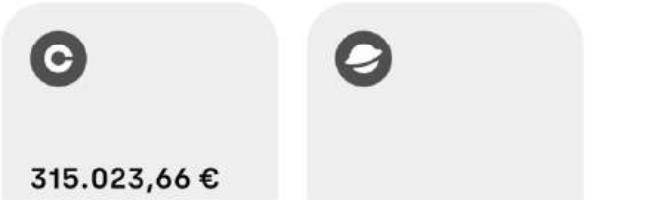
I miei asset

Panoramica Attività

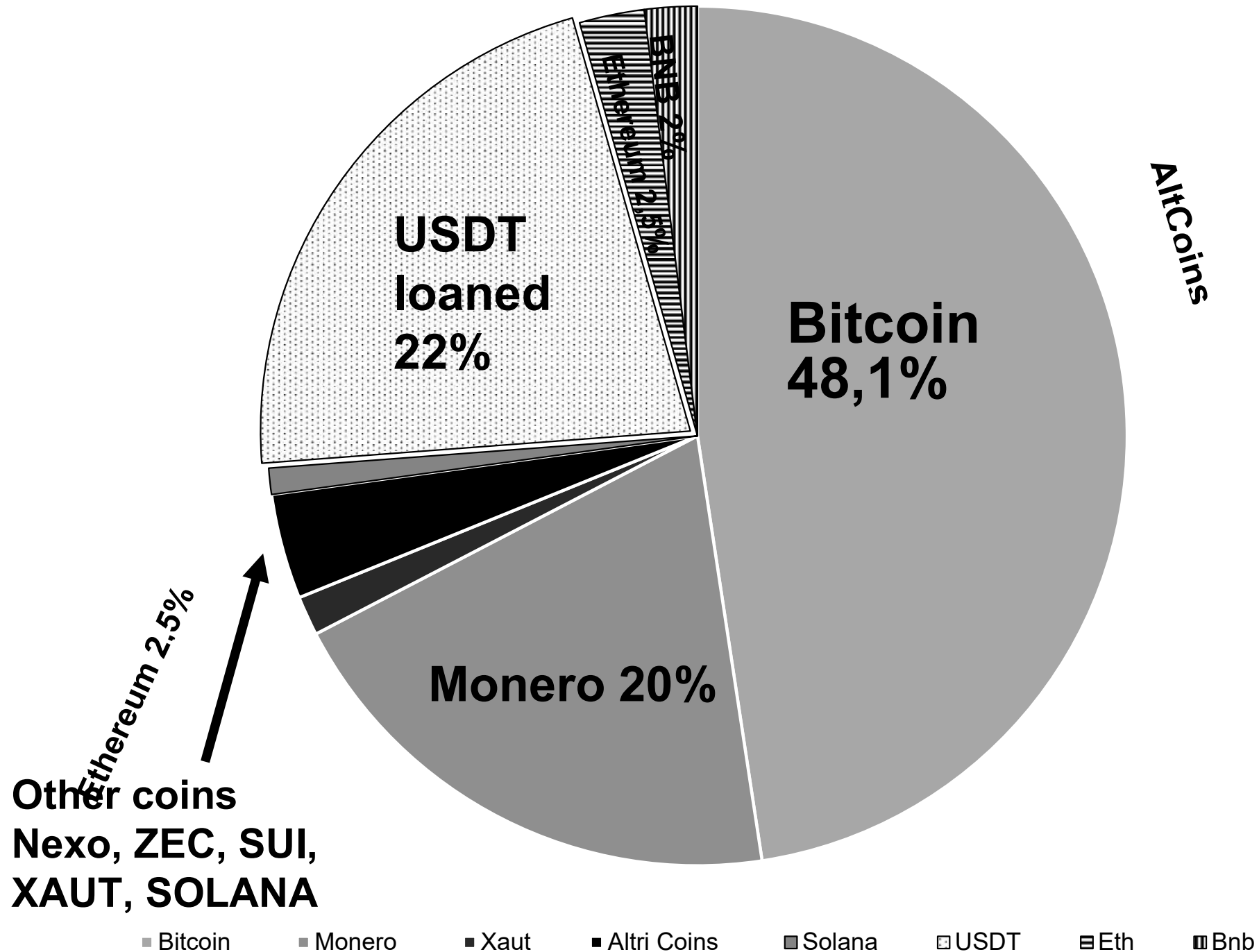


- Deposita
- Preleva
- Invia
- Ricevi

Saldi



Crypto 7,6%



STRATEGIES CRYPTO

Market Summary > Bitcoin

67.065,51 EUR

+66,668.95 (16,812.00%) ↑ all time

3 May, 18:19 UTC · [Disclaimer](#)



Restart to buy October 2026

STRATEGIE CRYPTO

- **Beginner (no crypto)**
- A) Leggi la sezione Crypto dal Libro Guida alla Prosperità (pag 253)
- B) Crea un Wallet su Coinbase o su Binance scaricando la app, e, se lo ritieni, avvia un Piano di Accumulo acquistando una certa cifra di BTC (Bitcoin) al mese (o fai un singolo acquisto di BTC, o acquista ETF)

Master Strategy

- 1) I want to have at least 4% of my wealth in cryptos
- 2) I buy BTC and keep it FOREVER (Or until a price it will make me really happy)
- 3) I begin DCAing 500 days before the halving (28/10/2026).
- I will buy BTC, L1 and L2 (ETH, SOL, HYPE, SUI?), Privacy Coin (XMR, ZEC)

YIELD (getting paid)

- I use two exchange:
 - Bitfinex (the one paying more today)
 - Nexo

Nexo: 6-10% on Stable Coins

Fixed-term savings



Total amount

42,260.230175 USDC

€ 36,105.45



33,012.376783 USDC

€ 28,204.45 · 6.00% APY



17 d
left



9,247.853392 USDC

€ 7,900.99 · 6.00% APY



86 d
left

BTC Nexo

BTC termine flessibile (FLEX)

Saldo totale dei guadagni 

€2,152.29

BTC 0.02365470

3.25% annuo.

Bitfinex 3,6-12% on USDT

USD

USDt

\$

USD

Available Balance: 71.46 USD

Est. Annual Interest	Term	Lend
11.00%	120 Days	
Est. Annual Interest	Term	Lend
5.84%	90 Days	
Est. Annual Interest	Term	Lend
5.84%	60 Days	
Est. Annual Interest	Term	Lend
5.84%	30 Days	
Est. Annual Interest	Term	Lend
5.84%	10 Days	
Est. Annual Interest	Term	Lend
5.84%	10 Days	

You can also customize your lending by clicking [here](#), rather than using this simplified lending interface.

Trade

Earn

Pay

Wallets

Account

USD

USDt

USDt

USDt

Available Balance: 19.61 USDt

Est. Annual Interest	Term	Lend
10.66%	120 Days	
Est. Annual Interest	Term	Lend
5.84%	90 Days	
Est. Annual Interest	Term	Lend
5.84%	60 Days	
Est. Annual Interest	Term	Lend
7.12%	30 Days	
Est. Annual Interest	Term	Lend
5.84%	10 Days	
Est. Annual Interest	Term	Lend
5.84%	10 Days	

You can also customize your lending by clicking [here](#), rather than using this simplified lending interface.

Trade

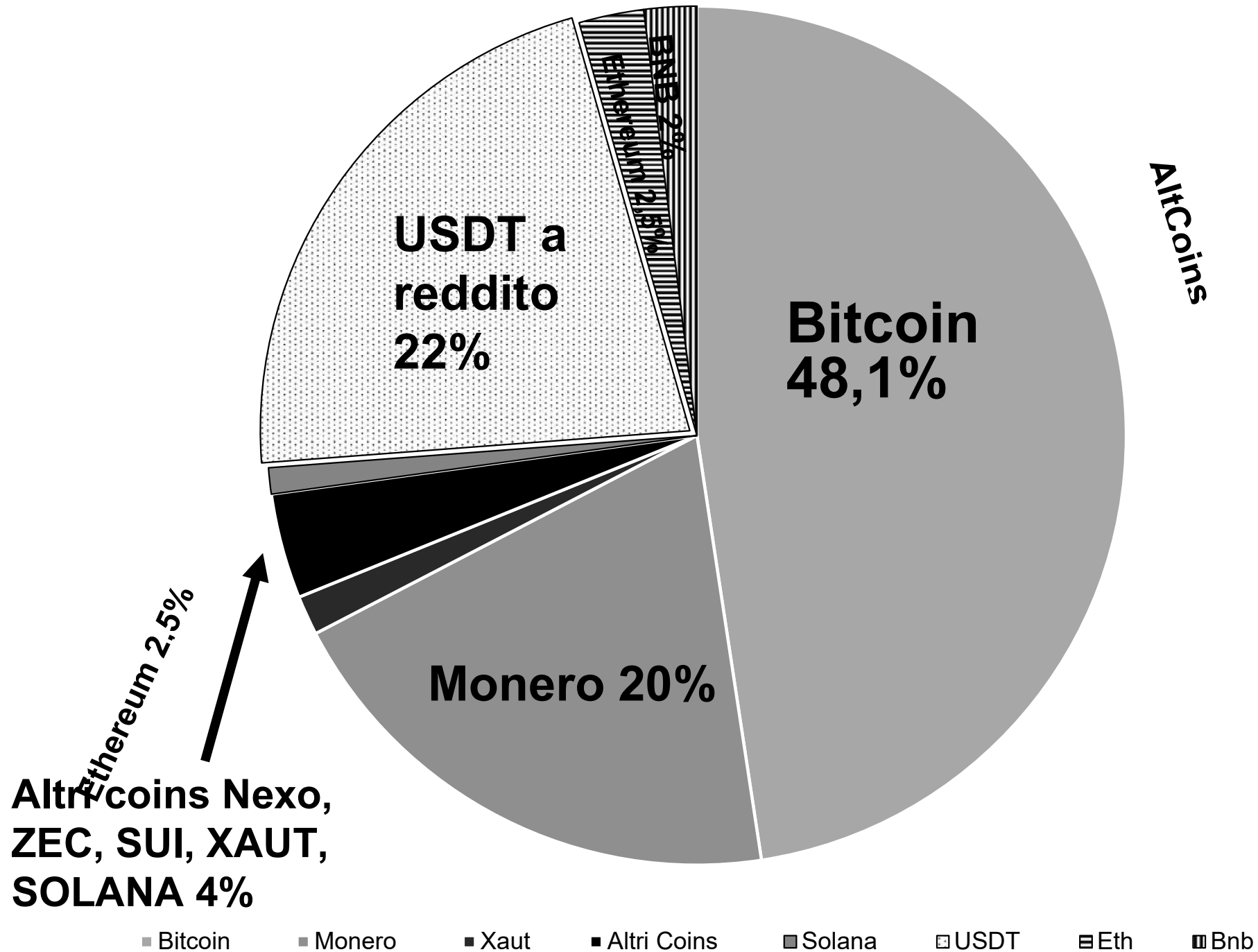
Earn

Pay

Wallets

Account

Crypto 7,6%



An ASIMMETRIC BET

- If I buy today 0,5 BTC I would pay 34.000 euro. If it goes to zero I had a big loss but I can live with it. It would not change my life.
- On the other hand, if BTC goes to 1 million like many people predict, my life would change.
- This is why we hold BTC

Make a Deposit in the Universe's Bank Account



Profitti e Perdite

Profits and Loss Last Month

Dossier 03408132

P&L di oggi

Ultima settimana

Ultimo mese

Da inizio anno

Totale 117.961,20 €

TITOLO	MERCATO	P&L EUR
ROMAN-26FB26 2,... Q. 5000	MOT	10,54
SPDR /LSHS 22 Q. 1050	XETRA	1943,12
ISHARE/LSHS 72 Q. 3400	XETRA	2088,41
VA GLD MIN USD-A... Q. 550	AFF	10.082,38
VA JUN GLD USD-A... Q. 200	AFF	1360,00
GLB X SILV USD-AC Q. 600	AFF	1844,00
XTR2 EUR OR SW 1... Q. 785	AFF	295,21
XEROX-15DC39 6,... Q. 4000	ETLX	-1567,63
MSCEEUUS/WISDO... Q. 4500	AFF	990,59
PEMEX-26FB29 4,7... Q. 100000	ETLX	750,83



Conto



Mercati



Portafoglio



Menu